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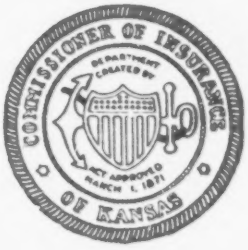
ONE HUNDRED ELEVENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT



FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1980

FLETCHER BELL

Commissioner of Insurance

THE HONORABLE JOHN CARLIN

Governor

FLETCHER BELL
COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, Kansas

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Eleventh Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1979.

Respectfully submitted,

Fletcher Bell

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • STATE OFFICE BUILDING—FIRST FLOOR • TOPEKA 66612 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: State Office Building, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1730 South Seneca 67213
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Jerry N. Banaka, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
W. Harold Wentz, Controller and Auditor
Derek J. Shafer, Chief Attorney
Joan M. Baker, Special Attorney
Michael J. Dutton, Attorney
Charles E. Hill, Attorney
William W. Sneed, Attorney
Terry D. Tiede, Chief Examiner
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Donald W. Bond, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
George C. Groll, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) ***Company Admissions and Examinations.*** The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) ***Supervision of Policy Forms.*** Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) ***Rate Filings.*** The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) ***Claim Practices of Insurance Companies.*** The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) ***Supervision of Agents.*** The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) ***Unfair Trade Practice Regulation.*** According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) ***Deposit of Securities.*** Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) ***Service of Process.*** K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) ***National Association of Insurance Commissioners (N.A.I.C.).*** The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

(B) *Chairman*, Market Conduct, Examination & Reporting Committee
(D3) *Chairman*, Automobile Insurance Subcommittee
Vice Chairman, Midwest Zone
(EX) *Member*, Executive Committee
(EX1) *Member*, Internal Administration Subcommittee
(EX5) *Member*, Government Liaison Subcommittee
(B1) *Member*, Market Conduct & Trade Practices Subcommittee
(B3) *Member*, Competition Subcommittee
(B4) *Member*, Statistical Data Compilation Subcommittee
(C1) *Member*, Accident & Health Subcommittee
(D) *Member*, Property & Casualty Committee
(D6) *Member*, Workers' Compensation Subcommittee

Company Compliance

It was not necessary to assess any company during the year covered by this report, the monetary penalty provided for in K.S.A. 40-226 for failure to submit an annual statement or reply to an inquiry of the Insurance Commissioner.

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$2.50
2. Commissioner's Annual Report	2.50

In addition to the publications listed above, the following study manuals are available:

1. Life and Accident and Health	$ 6.00
2. Fire and Casualty and Allied Lines	15.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firemen's Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You

3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Mobile Homeowners Insurance Facts To Help You
10. Kansas Nursing Home Insurance Facts To Help You

Due to cost factors and budget limitations, we have discontinued printing an insurance code and a regulation book. Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas

DEPOSITED DURING FISCAL YEAR 1980 (JULY 1, 1979-JUNE 30, 1980)

To State General Fund:

FEES:		
Charter	$3,575.00	
Annual Statement	144,975.00	
Certificate of Authority	17,910.00	
Registration Fees	500.00	
Agent's Examination Fees	77,220.00	
Permit to Sell Stock	125.00	
Agent's Licenses	796,402.00	
Court Fees	1,887.00	
Certificate and Seal	7,878.00	
Retaliatory	2,753.08	
Zerox Copies	2,667.06	
Office Publications:		
Agent's Study Manuals	17,154.00	
Other	307.02	
Total Fees	$1,073,353.16	
TAXES:		
Privilege Tax	$682,474.29	
Insurance Premiums Domestic	3,998,322.91	
Fines & Penalties	166,656.91	
Premium	27,051,444.07	
Retaliatory	931,201.86	
*Fire Marshal—20% (1)	194,685.37	
Total Taxes	$33,024,785.41	
Reimbursement:		
Market Conduct Surv. Exam	$4,268.52	
Recovery of Expenditures	789.43	
Total	$5,057.95	
Total Fees and Taxes to State General Fund (3)		$34,103,196.52

To Special Funds:

Insurance Companies Examination Fund:		
Salary Reimbursements	$190,375.33	
Expense Reimbursements	87,768.81	
Leave Assessments	9,082.60	
Total	$287,226.74	

To Special Funds:		
Insurance Companies Examination Fund		
Salary Reimbursements	$190,375.33	
Expense Reimbursements	87,768.81	
Leave Assessments	9,082.60	
Total	$287,226.74	
Annual Statement Exam Fund:		
Premium Taxes	$45,370.58	
Health Care Stabilization Fund:		
Invest Income	$961,133.81	
Surcharge	1,253,707.09	
Income From HCIAP	103,184.02	
Investment Sales	9,306.23	
Total	$2,327,331.15	
Workmen's Compensation Fund:		
Assessments	$2,653,436.23	
Non Dependent Death	50,000.00	
Reimbursements	21,048.90	
General Fund Transfer	1,624,747.00	
Total	$4,349,232.13	
Firemens Relief Fund	$1,889,840.24	
Comm. Travel Reimb. Clear. Fund	$1,375.43	
Suspense	$55,046.00	
Total Fees and Taxes to Special Funds		$8,955,422.27
Taxes Remitted to other Agencies:		
Fire Marshal—80% (1)	$778,741.48	
Total Taxes to other Agencies		$778,741.48
NET DEPOSITS FISCAL YEAR 1980		$43,837,360.27
TAX AND FEE REVOLVING FUND RECEIPTS		260,882.60
Gross Receipts		$44,098,242.87

(1) Collected for State Fire Marshal—in accordance with KSA 75-1509.
(2) General Fund amounts are net deposits. (Deposits less refunds)

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

Being charged with the responsibility of developing an Affirmative Action Program, the Administrative Services Section prepared and implemented the program in 1975. The formal program is a continuation of our efforts to encourage equal employment opportunities, particularly in regard to the employment of females, minorities and the handicapped.

LEGAL DIVISION

The Legal Division is charged with the responsibility for the interpretation and enforcement of the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agent's licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) interpretation and administration of the Kansas Automobile Injury Reparations Act;
(4) interpretation and administration of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workmen's Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(8) miscellaneous legal opinions relating to contract and statutory provisions;
(9) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(10) internal advise and counsel.

The Hearing and Order Processes

The hearing and order processes are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and allows the respondent to have the presence of counsel during the hearing. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing, following which an order is drawn.

A consent order is permitted when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedure. In the consent order itself, the respondent neither denies nor admits that the allegations regarding Code violations are true but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing.

Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are conducted by two Department attorneys, one of whom acts as the hearing examiner and the other presents the case for the Department. Although K.S.A. 40-242 stipulates that strict adherence to the rules of pleading and evidence is not required, the hearings are conducted in a formal manner and the respondent is encouraged to present such evidence as he deems pertinent.

Following a hearing, when the court reporter submits a transcript, the hearing examiner reviews the record and recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department follows the procedure detailed in K.S.A. 40-242, which refers to revocation or suspension of an agent's license. This statute requires that an agent, who is the subject of an administrative hearing in the Department, shall receive basic due process requirements such as those mentioned in the Hearing and Order processes portion of this report.

For those individuals who sought to take an insurance agent's examination in 1980, four hearings were called regarding license

applications. The disposition of these cases permitted each of the agents to take the examination.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented policy terms to applicants, or have rebated a premium or have misled applicants as to the nature or comparative advantage of a policy. In 1980, two orders were issued following an administrative hearing and seven agents entered into consent orders. Among the penalties levied by these orders, two licenses were revoked and two were suspended.

Action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the Act, authorizes the Commissioner to issue cease and desist orders, impose monetary penalties, or suspend or revoke the licenses of agents or companies. In 1980, eleven consent orders were issued pursuant to this penalty provision, resulting in one license suspension, nine cease and desist orders, and $750 in fines imposed.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various bases for holding a hearing concern rate filings, licensing, unfair trade practice violations, financial conditions, uniform policy violations, and holding company act violations. During 1980, twenty-three orders were issued by the Department, either as a result of a hearing or a consent order, resulting in four cease and desist orders and $3,139 in fines imposed.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise the bulk of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizens since it recognizes that individuals are at somewhat of a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and thus we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 1980 Supp. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of a judgment against a qualified health care provider in excess of $100,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas Health Care Providers. In calendar year 1980, the Fund paid out a total of $437,064.60, consisting of attorney's fees, settlement payments, consultation fees, and fees for reproduction of medical records. As of December 31, 1980, there were one hundred sixty-five (165) active files pending final disposition.

Workmen's Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workmen's Compensation Act, K.S.A. 40-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1980, the Workmen's Compensation Fund had a total of 1,305 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summons on behalf of insurance companies admitted to transact business in Kansas as well as issuing stock permits and receiving and approving proxy solicitations. Transactions of this nature during 1980 totaled five hundred eighty-five summonses, nine stock permits and five proxies.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibility for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of

the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas, and (3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations. In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the triennial examinations required by K.S.A. 40-222. In 1980, we were able to complete or, at least, commence an examination on each insurance company due for examination during the year. In addition, we participated whenever possible on out-of-state examinations. In this regard, we continually adjust our examination schedule so that we can participate on the examinations of those foreign companies which are of special interest to this Department.

This particular function is labeled "Financial Examination Function" because it has historically focused only on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as Market Conduct Examinations. These examinations are becoming more frequent and we anticipate becoming more active in this area in the future.

The examinations of the following domestic companies were started and completed during 1980:

Life Companies

Insuramerica Corporation
Manhattan Mutual Life Insurance Company
Pyramid Life Insurance Company
Standard Mutual Life Insurance Company

Fire and Casualty Companies

Farmers Insurance Company, Inc.
Patrons Mutual Insurance Association
Town and Country Fire and Casualty Insurance Company
Trinity Universal Insurance Company of Kansas
Western Casualty and Surety Company
Western Fire Insurance Company
Western Indemnity Company, Inc.

The examinations of the following domestic companies and associations were in progress at December 31, 1980:

Blue Cross of Kansas, Inc.
Blue Shield of Kansas, Inc.
Swedish American Mutual Insurance Company

During 1980, Kansas examiners participated on the financial examinations of the following foreign companies:

Commercial Standard Insurance Company, Fort Worth, TX
Holland-America Insurance Company, Los Angeles, CA
Mission Insurance Company, Los Angeles, CA
Mission National Insurance Company, Los Angeles, CA
Modern Security Life Insurance Company, Kansas City, MO
Ozark National Life Insurance Company, Kansas City, MO
Progressive National Life Insurance Company, Kansas City, MO
Security Insurance Company, Dallas, TX
Trinity Universal Insurance Compay, Dallas, TX

We continued our efforts during 1980 to try to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This, of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals as identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether or not we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective actions initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as a public documents.

We continued during 1980 to maintain close contact with our

field company examiners by telephone and by utilizing a bi-monthly report form that the examiners use to denote the progress being made on each examination. We sent a total of 21 memorandums to our examiners in 1980 that either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1980, three examiners resigned and no new examiners were hired. Therefore, at December 31, 1980, we had a total of five examiners. We will be taking steps to expand our examination staff during 1981.

Financial Surveillance over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action can be taken to protect the Kansas policyholders.

The examiners have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies failing the most or the more significant tests. The IRIS

tests for fire and casualty companies designates a company failing four or more tests as a priority company which assists us in spotting possible problem companies early. The life and accident and health tests also designate priority companies. Throughout our review of companies, we attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year end 1980, quarterly statements were being furnished by 20 Kansas companies and by 114 foreign companies.

As the result of our surveillance activities during 1980, some type of action was initiated on three life companies and four property and casualty companies.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975. Since then, an increasing amount of time has been spent working on the applications filed with us for acquisition of control or merger with a domestic insurer. However, this division has not been involved with, or responsible for, the company registration statements required by the Holding Companies Act. Our involvement with the Holding Companies Act has been limited to the following:

(1) Review the filing in absolute detail to ascertain if the applicant has complied with all the statutory requirements for completing the Form A (application).
(2) Notify applicant of any errors or discrepancies and work with the applicant in getting appropriate amendments filed in those cases where amendments are required.
(3) Review in detail the application and supporting documents to ascertain if the applicant is financially capable of making the proposed acquisition.
(4) Assist in writing the press releases relative to the hearings.
(5) Represent the Department at the hearing to make sure all unanswered questions are resolved and that the record contains a complete account of all the facts.
(6) Participate in the decision-making process at the conclusion of the hearing in regard to whether or not the applicant should obtain approval.

During 1980, the following holding company hearings were held on the following proposed acquisition:

Getty Oil of Delaware, Inc., a wholly-owned subsidiary of Getty Oil Company, to purchase control of ERC Corporation, an insurance holding company which, in turn, directly or indirectly, controls Employers Reinsurance Corporation, National Fidelity Life Insurance Company, First Excess and Reinsurance Corporation and The Centennial Life Insurance Company. Approval for the acquisition was granted on July 8, 1980.

Connecticut General Fire and Casualty Company, a wholly-owned subsidiary of Connecticut General Insurance Corporation, to purchase control of ERC Corporation, an insurance holding company which, in turn, directly or indirectly, controls Employers Reinsurance Corporation, National Fidelity Life Insurance Company, First Excess and Reinsurance Corporation, and The Centennial Life Insurance Company. Approval for the acquisition was granted on April 4, 1980, however this acquisition did not materialize.

During 1980, the following hearings were held on the following proposed mergers:

American Preferred Insurance Company, Topeka, Kansas, into American Preferred Insurance Company of Indiana, Indianapolis, Indiana. The proposed merger was approved on June 26, 1980.

Western Fidelity Life Insurance Company, Inc., Wichita, Kansas, into The Gibraltar Life Insurance Company of America, Birmingham, Alabama. The proposed merged was approved on September 16, 1980.

Other Activities

1. We worked closely with both Guaranty Associations during 1980 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1980, six of our employees were enrolled in educational courses. Furthermore, during 1980, the division implemented periodic training sessions for the Topeka office personnel which has been somewhat successful in providing in depth training in several areas.

3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies

thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To regulate credit union guaranty corporations.
4. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
5. To maintain jointly with the State Treasurer securities deposited by insurance companies.

Activities carried out during 1980 in the Research and Planning area include:

Participation in the development of procedures to meet the requirements imposed by the Federal Government in regard to state regulation of medicare supplement policies.

Coordination of a joint Department-industry study of excess lines insurance.

Coordination of a joint Department-industry study of agents and brokers licensing.

Participation in the development of the Kansas Insurance Education Foundation.

Coordination of a review of several departmental activities to determine if they are necessary to protect the public and, if so, whether they are being carried out as effectively and efficiently as possible.

Finalization of a records disposition and retention schedule for the Department.

Participation in the development of a program for microfilming of Department records.

Coordination of the development of procedural manuals for all divisions.

Activities carried out during 1980 in the Market Conduct area include:

Development of a system whereby a market conduct review is conducted on each domestic company during a financial examination as part of the overall surveillance process.

Refinement of our market conduct surveillance process by:

Development and implementation of a procedure whereby market conduct

examination reports prepared by other states are reviewed by persons in this Department and appropriate action taken.

Development and implementation of a procedure by which market conduct examiners of other states are requested to review certain items for this Department as a means of coordinating activities between states.

Development and implementation of a procedure by which our financial examiners review certain items of a market conduct nature during each financial exam.

Activities carried out during 1980 in regard to regulation of the Credit Union Guaranty Corporation:

An individual was employed in October of 1980 to develop a system whereby surveillance could be maintained over the one credit union guaranty corporation licensed in Kansas and all credit unions whose shares are guaranteed by the organization.

A description of the 1980 activities of the Admission Section of the Research and Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The entire process can be summarized as one which attempts to obtain as much knowledge as is possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to the other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We continued in 1980 a procedure started during 1975 of reviewing the financial statement and other pertinent data of each company seeking admission as soon as it is received in order to determine as early as possible whether it could be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1980 to personally follow the progress of each aspect of the admission file through other divisions in order to see that work was being kept current.

The number of new applications filed in 1980 increased nearly 96% over the number filed in 1979. Fire and casualty companies and life companies filed approximately 52% and 40%, respectively, of the new applications in 1980. The remaining 8% were filed by automobile clubs and premium finance companies. The total number of applications withdrawn increased by 8, which is 42% more than the number withdrawn in 1979.

The Admissions Section of the Research and Planning Division made various changes in its requirements and procedures for processing applications for admission during 1980. The total number of companies admitted to Kansas increased from 26 in 1979 to 67 in 1980, an increase of 158%. We believe the

changes referred to above were instrumental in enabling us to process the applications in a more effective and efficient manner. Although the number of new applications filed in 1980 increased by nearly 96% over the number filed in 1979, the total number of applications pending of all companies in various stages of the admission process as of December 31, 1980 increased only 23% over the number pending as of December 31, 1979.

Corporate changes effected in Kansas by the Admissions Section during 1980 increased 55% over the number effected in 1979. Approximately 42% of these corporate changes involved mergers of companies licensed in Kansas with and into "shell" companies in order to effect redomestications or so the licensed companies could obtain various federal tax benefits.

A reconciliation of the admission applications pending at December 31, 1979 to those pending at December 31, 1980 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/79	37	36	6	79
Add:				
Applications Being Reviewed	58	45	9	112
Subtotal	95	81	15	191
Subtract:				
Applications Withdrawn	13	11	3	27
Companies Admitted	31	32	4	67
Applications Pending 12/31/80	51	38	8	97

—COMPARISON—

	1979	1980
Admissions:		
Applications Received	57*	112
Withdrawn	19	27
Admitted	26	67
Pending (12/31)	79*	97
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)		
Effected	20	31
Cancelled	4	2
Pending	19	17

*Approximate Figures

The following companies and associations were admitted between January 1, 1980 and December 31, 1980.

Admiral Life Insurance Company of America
Phoenix, Arizona ..... April 7, 1980

American Automobile Insurance Company of Illinois
Chicago, Illinois ..... December 24, 1980

American and Foreign Insurance Company
Wilmington, Delaware ..... March 31, 1980

American Preferred Insurance Company of Indiana
Indianapolis, Indiana ..... May 22, 1980

American Trustee Life Corporation
Oklahoma City, Oklahoma ..... July 9, 1980

Armour Life Insurance Company
Kansas City, Missouri ..... March 3, 1980

Bradford National Life Insurance Company
Lexington, Kentucky ..... December 4, 1980

Bufco, Inc.
Baltimore, Maryland ..... August 25, 1980

C&F Credit Corporation
Morristown, New Jersey ..... October 22, 1980

Charter Bankers Life Insurance Company
Kansas City, Missouri ..... April 7, 1980

Cimarron Finance Company, Inc.
Cimarron, Kansas ..... April 9, 1980

Columbia National Life Insurance Company
Columbus, Ohio ..... August 29, 1980

Commonwealth Mortgage Assurance Company
Philadelphia, Pennsylvania ..... August 28, 1980

Constellation Reinsurance Company
New York, New York ..... December 18, 1980

Consumers National Life Insurance Company
Phoenix, Arizona ..... January 25, 1980

Cupac, Inc.
Boston, Massachusetts ..... June 10, 1980

Dependable Insurance Company, Inc.
Jacksonville, Florida ..... December 30, 1980

Fidelity Union Life Insurance Company
Dallas, Texas ..... March 31, 1980

First American Title Insurance Company of New York
Garden City, New York ..... December 23, 1980

First Excess and Reinsurance Corporation
Kansas City, Missouri ..... August 1, 1980

First Reinsurance Company of Hartford (The)
Des Moines, Iowa ..... December 15, 1980

Frankona America Life Reassurance Company
Kansas City, Missouri ..... September 30, 1980

Gamut Indemnity Company
Tulsa, Oklahoma ..... November 6, 1980

General Electric Mortgage Insurance Corporation
Cincinnati, Ohio ..... October 28, 1980

Gibraltar Life Insurance Company of America
Dallas, Texas ..... September 11, 1980

Globe Indemnity Company
Wilmington, Delaware ..... March 31, 1980

Globe Life and Accident Insurance Company
Dover, Delaware ..... December 31, 1980

Guaranty Income Life Insurance Company
Baton Rouge, Louisiana ..... February 29, 1980

Home and Automobile Insurance Company
Chicago, Illinois ..... November 14, 1980

IGF Insurance Company
Des Moines, Iowa ..... June 24, 1980

Individual Assurance Company, Life, Health & Accident
Kansas City, Missouri ..... April 7, 1980

Insurance Corporation of America
Houston, Texas ..... July 23, 1980

John Hancock Variable Life Insurance Company
Boston, Massachusetts ..... December 23, 1980

Liberty Mortgage Insurance Corporation
Madison, Wisconsin ..... September 18, 1980

Loyalty Life Insurance Company
Southfield, Michigan ..... September 30, 1980

MML Pension Insurance Company
Springfield, Massachusetts ..... November 13, 1980

Metropolitan Reinsurance Company
New York, New York ..... December 31, 1980

Modern Pioneers' Life Insurance Company
Phoenix, Arizona ..... June 24, 1980

National Health and Welfare Mutual Life Insurance Associaton, Inc.
New York, New York ..... December 12, 1980

New England General Life Insurance Company
Boston, Massachusetts ..... December 31, 1980

Northbrook Indemnity Company
Northbrook, Illinois ..... October 29, 1980

Northbrook Life Insurance Company
Northbrook, Illinois ..... July 14, 1980

Northbrook National Insurance Company
Northbrook, Illinois ..... October 29, 1980

Northern Assurance Company of America (The)
Rutland, Vermont ..... December 31, 1980

Ohio National Life Assurance Corporation
Cincinnati, Ohio ..... May 19, 1980

Ohio Reinsurance Corporation
Celina, Ohio ..... December 24, 1980

Orange State Life Insurance Company
Largo, Florida ..... May 27, 1980

Proprietors' Life Assurance Company
Delaware, Ohio ..... September 3, 1980

Ranger Insurance Company
Wilmington, Delaware ..... December 31, 1980

Reliable Life and Casualty Company
Madison, Wisconsin ..... June 6, 1980

Republic Insurance Company
Wilmington, Delaware ..... June 30, 1980

Royal Indemnity Company
Wilmington Delaware ..... March 31, 1980

Safeco National Life Insurance Company
Seattle, Washington ..... July 8, 1980

Safeco Title Insurance Company of Oregon
Portland, Oregon ..... April 25, 1980

Scor Re Life Insurance Company
Dallas, Texas ..... April 22, 1980

Security General Life Insurance Company
Oklahoma City, Oklahoma ..... November 5, 1980

Stewart Title Guaranty Company
Galveston, Texas ..... April 9, 1980

Texas General Indemnity Company
Galveston, Texas ..... December 8, 1980

Tokio Marine and Fire Insurance Company, Ltd. (U. S. Branch)
New York, New York ..... November 25, 1980

USAA Annuity and Life Insurance Company
San Antonio, Texas ..... December 4, 1980

Union Central Life Assurance Corporation
Newark, New Jersey ..... April 22, 1980

United Life Insurance Company
Cedar Rapids, Iowa ..... April 14, 1980

United Standard Assurance Company
Indianapolis, Indiana ..... June 10, 1980

Wausau Underwriters Insurance Company
Wausau, Wisconsin ..... May 29, 1980

Western Reserve Life Assurance Company of Ohio
Cleveland, Ohio ..... December 31, 1980

Yasuda Fire and Marine Insurance Company of America (The)
New York, New York ..... December 31, 1980

Yukon Indemnity Company
Oklahoma City, Oklahoma ..... December 29, 1980

The following mergers and redomestications were effected in Kansas between January 1, 1980 and December 31, 1980.

American-Amicable Life Insurance Company, Birmingham, Alabama, merged with and into Amicable Life Insurance Company, Waco, Texas, in order to redomesticate from Alabama to Texas. Simultaneously with the merger the surviving company's name was changed to American-Amicable Life Insurance Company. It was effected on June 30, 1980.

American and Foreign Insurance Company, New York, New York, redomesticated from New York to Delaware by merging with and into American and Foreign Insurance Company (A Delaware Corporation), Wilmington, Delaware and the surviving company changed its name to American and Foreign Insurance Company simultaneously with the merger. It was effected on March 31, 1980.

American Preferred Insurance Company, Topeka, Kansas, merged with and into American Preferred Insurance Company of Indiana, Indianapolis, Indiana, in order to redomesticate from Kansas to Indiana. Simultaneously with the merger the surviving company's name was changed to American Preferred Insurance Company on June 30, 1980. It was effected in Kansas on July 24, 1980.

Fidelity Union Life Insurance Company, Dallas, Texas, merged with and into AOA Insurance Company, Dallas, Texas, and the surviving company changed its name to Fidelity Union Life Insurance Company simultaneously with the merger. It was effected on March 31, 1980.

Globe Indemnity Company, New York, New York, redomesticated from New York to Delaware by merging with and into Globe Indemnity Company (A Delaware Corporation), Wilmington, Delaware, and the surviving company changed its name to Globe Indemnity Company simultaneously with the merger. It was effected on March 31, 1980.

Globe Life and Accident Insurance Company, Wilmington, Delaware, merged with and into NG Life Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to Globe Life and Accident Insurance Company simultaneously with the merger. It was effected on December 31, 1980.

Golden Rule Life Insurance Company, Lawrenceville, Illinois, merged with and into Golden Rule Insurance Company, Lawrenceville, Illinois. Both companies were authorized to do business in Kansas. It was effected on July 28, 1980.

Liberty Mortgage Insurance Corporation, Blue Ash, Ohio, merged with and into Madison Mortgage Insurance Corporation, Madison, Wisconsin, and the surviving company changed its name to Liberty Mortgage Insurance Corporation simultaneously with the merger on March 26, 1979. This was done to effect the redomestication from Ohio to Wisconsin. It was effected in Kansas on September 18, 1980.

Loyalty Life Insurance Company, Southfield, Michigan, assumed all the United States business of The National Life Assurance Company of Canada, Toronto, Ontario, (U. S. Branch) on September 30, 1980. The Kansas Certificate of Authority issued to The National Life Assurance Company of Canada (U. S. Branch) was also cancelled on September 30, 1980.

The Northern Assurance Company of America, Boston, Massachusetts, merged with and into Commercial Union Property and Casualty Insurance Company, Rutland, Vermont, and the surviving company changed its name to The Northern Assurance Company of America simultaneously with the merger on December 31, 1980. This was done to effect the redomestication from Massachusetts to Vermont.

Ranger Insurance Company, Elmsford, New York, merged with and into Ranger Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to Ranger Insurance Company simultaneously with the merger on December 31, 1980. This was done to effect the redomesticate from New York to Delaware.

Republic Insurance Company, Dallas, Texas, merged with and into Republic Insurance Company of Delaware, Wilmington, Delaware, in order to redomesticate from Texas to Delaware. Simultaneously with the merger the name was changed to Republic Insurance Company. It was effected on June 30, 1980.

Royal Indemnity Company, New York, New York, redomesticated from New York to Delaware by merging with and into Royal Indemnity Company (A Delaware Corporation), Wilmington, Delaware, and the surviving company changed its name to Royal Indemnity Company simultaneously with the merger. It was effected on March 31, 1980.

Wausau Underwriters Insurance Company, Little Rock, Arkansas, redomesticated from Arkansas to Wisconsin by merging with and into Wausau Insurance Company A, Wausau, Wisconsin and the surviving company changed its name to Wausau Underwriters Insurance Company simultaneously with the merger in Wisconsin on January 1, 1980. It was effected in Kansas on May 29, 1980.

The following changes of corporate title were effected in Kansas between January 1, 1980 and December 31, 1980.

Aetna Variable Annuity Life Insurance Company, Hartford, Connecticut, changed its name to Aetna Life Insurance and Annuity Company. It was effected on January 1, 1980.

All American Life and Casualty Company, Chicago, Illinois, changed its name to All American Life Insurance Company. It was effected on October 1, 1980.

American Reserve Life Insurance Company, Providence, Rhode Island, changed its name to Celtic Life Insurance Company. It was effected on June 9, 1980.

BSP Insurance Company, Scottsdale, Arizona, changed its name to The Great

Global Assurance Company on May 9, 1980. It was effected in Kansas on September 16, 1980.

Beneficial National Life Insurance Company, New York, New York, changed its name to National Benefit Life Insurance Company. It was effected on December 31, 1980.

CMI Credit Insurance, Inc., Madison, Wisconsin, changed its name to Verex Indemnity Corporation on January 25, 1979. The name change was effected in Kansas on February 14, 1980.

Crum & Forester Life Insurance Company, Morristown, New Jersey, changed its name to Charter Security Life Insurance Company. It was effected on April 29, 1980.

Drake Insurance Company of New York, New York, New York, changed its name to Atlanta International Insurance Company. It was effected on January 1, 1980.

Life Insurance Company of California, La Jolla, California, changed its name to E. F. Hutton Life Insurance Company on August 1, 1980. It was effected in Kansas on September 12, 1980.

The Ministers Life and Casualty Union, Minneapolis, Minnesota, changed its name to Ministers Life—A Mutual Life Insurance Company. It was effected on July 7, 1980.

Old Equity Life Insurance Company, Evanston, Illinois, changed its name to Old Equity Mutual Life Insurance Company on July 25, 1980. It was effected in Kansas on December 18, 1980.

Ranger National Life Insurance Company, Wichita, Kansas, changed its name to Insuramerica Corporation. It was effected on April 24, 1980.

Royal Globe Insurance Company, Chicago, Illinois, changed its name to Royal Insurance Company of America on June 27, 1980. It was effected in Kansas on October 7, 1980.

Royal Globe Life Insurance Company, Hartford, Connecticut, changed its name to Royal Life Insurance Company of America on May 9, 1980. It was effected in Kansas on October 9, 1980.

A description of the 1980 activities of the Securities Vault of the Research and Planning Division follows:

The Securities Vault is responsible for processing and maintaining the securities deposited by insurance companies. These securities are held under joint custody of the Commissioner of Insurance and the State Treasurer.

As of December 31, 1980, a total of 137 insurance companies had securities on deposit with this division. The combined deposit of these companies at year end amounted to $936,879,315.37, an increase in excess of $33,686,616,67 over the preceding year, and an increase of more than $327,166,598.09 during the past five years.

During the calendar year 1980, the Securities Vault processed securities for deposit and withdrawal in an amount in excess of $192,000,000.00. In addition, this section clipped and checked a total of 139,591 bond coupons totaling $5,175,417.02.

The following exhibit shows the classification of deposits for each company as of December 31, 1980. Bonds account for 66% of the securities on deposit with mortgages accounting for 24%. The remaining deposits consist of common and preferred stocks, savings and loan passbooks, real estate, and certificates of deposit. Each security submitted for deposit must meet strict statutory requirements in order to be accepted for deposit.

It is interesting to note that most of the depositing companies withdraw coupon bonds at every opportunity. This has been an ongoing trend for several years as companies are favoring registered bonds rather than bearer bonds.

During the year 1980 two complete physical audits were accomplished in the Securities Vault. The first audit was started the middle of February and completed the first week in March. Those participating in this audit, under the direction of an Insurance Department employee, were two Insurance Department examiners and two individuals from the Treasurer's Office. Personnel assigned to the vault conducted a second audit commencing August 1 and ending the first week of September.

During 1980, the signature authorization files and the security vault identification files were reviewed and updated. Work also continued on the development of a procedural manual for the Securities Vault.

AGENTS AND BROKERS LICENSING DIVISION

This division has supervision and control over the examination and qualification of agents and brokers prior to their being licensed, the responsibility of renewing the certifications each year, and is charged with the administration of the laws relative to these functions and found in Kansas Statutes Annotated, Chapter 40.

The examinations were administered at the following locations in addition to Topeka and Wichita: Hays, Dodge City, and Kansas City, Kansas. This division also has the responsibility of licensing excess lines agents, auditing the affidavit-annual statements submitted by each agent, and collecting a two percent tax on the gross premiums on policies written by nonadmitted companies on risks located in this state. A total of 393 excess lines agents were licensed during calendar year 1980.

Another function of this division is the issuance of motor club agents' registrations in accordance with the provisions of Article 25 of the Insurance Code. The total number of registrations issued during 1980 was 701.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
January	1975	2,017	1,876	141	669
	1976	1,721	1,565	156	552
	1977	1,839	1,648	191	331
	1978	1,890	1,661	229	647
	1979	2,556	2,320	236	824
	1980	2,521	2,311	210	1,113
February	1975	1,143	1,077	66	532
	1976	1,131	991	140	596
	1977	1,449	1,307	142	703
	1978	1,159	1,055	104	818
	1979	1,992	1,768	224	739
	1980	2,130	1,858	272	908
March	1975	1,667	1,549	118	384
	1976	1,882	1,762	120	321
	1977	1,412	1,299	113	448
	1978	1,863	1,708	155	548
	1979	1,907	1,755	152	650
	1980	2,383	2,219	164	1,254
April	1975	1,205	1,103	102	228
	1976	952	850	102	120
	1977	1,266	1,154	112	224
	1978	2,621	2,329	292	120
	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
May	1975	91,348	84,031	7,317	1,179
	1976	96,879	89,163	7,716	1,200
	1977	98,630	90,535	8,095	895
	1978	104,203	95,510	8,693	1,444
	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
June	1975	1,873	1,640	233	665
	1976	2,439	2,195	244	1,127
	1977	2,286	2,025	261	1,160
	1978	2,752	2,469	283	1,044
	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
July	1975	2,044	1,821	223	720
	1976	1,852	1,612	240	538
	1977	2,183	1,958	225	893
	1978	1,771	1,552	219	678
	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
August	1975	1,502	1,330	172	657
	1976	1,814	1,589	225	684
	1977	2,023	1,818	205	562
	1978	1,970	1,742	228	714
	1979	2,601	2,328	273	561
	1980	2,328	2,029	299	620
September	1975	1,886	1,594	292	576
	1976	1,549	1,385	164	671
	1977	2,003	1,766	237	588
	1978	1,764	1,538	226	630
	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
October	1975	1,693	1,497	196	413
	1976	1,660	1,467	193	386
	1977	2,076	1,883	193	294
	1978	2,502	2,238	264	812
	1979	3,077	2,772	305	833
	1980	2,589	2,214	375	726
November	1975	1,518	1,341	177	490
	1976	1,761	1,566	195	555
	1977	1,775	1,570	205	630
	1978	1,612	1,429	183	670
	1979	1,489	1,309	180	505
	1980	2,681	2,465	216	835
December	1975	1,899	1,728	171	552
	1976	1,780	1,561	219	674
	1977	2,895	2,656	239	816
	1978	1,595	1,438	157	472
	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
Totals	1975	109,795	100,587	9,208	7,065
	1976	115,420	105,706	9,714	7,424
	1977	119,837	109,619	10,218	7,244
	1978	125,702	114,669	11,033	8,597
	1979	141,821	129,617	12,204	6,953
	1980	139,890	126,350	13,540	9,430

CONSUMER ASSISTANCE DIVISION

This Division is responsible for the review of complaints and inquiries received on or against an insurance company or an agent. It is the Division's objective to make certain that complainants are advised of the facts surrounding their situation, and that they understand the handling of their claims and other insurance problems. The Division's aim is to protect the citizens of Kansas by attempting to ensure that all complaints are equitably resolved.

Wichita Branch Office

The Department maintains a Branch office in Wichita to handle consumer matters presented by citizens in that area of the state. The Branch Office is under the auspices of this Division. In addition to handling complaint matters, the Wichita Office, in cooperation with the Department's Agents and Brokers Division,

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER
AS REQUIRED BY LAW
December 31, 1980

NAME OF COMPANY	BONDS	STOCK	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Alliance Insurance Company	1,048,000.00						1,048,000.00
Alliance Life Insurance Company	10,588,000.00	227,803.50		561,955.14	78,813.10	2,949,324.59	14,405,896.33
Allianz Insurance Company	30,000.00						30,000.00
Allied Fidelity Insurance Company	75,000.00						75,000.00
Allstate Indemnity Company	110,000.00						110,000.00
American Bankers Ins. Co. of Florida	500,000.00						500,000.00
American Bankers Life Assur. Co. of Fla.	950,000.00						950,000.00
American Family Life Assur. Co. of Colum.	30,000.00						30,000.00
American Fidelity Fire Insurance Company	150,000.00						150,000.00
American Founders Life Insurance Co.	10,250,000.00	3,249,714.59					13,499,714.59
American Health & Life Ins. Co.	38,000,000.00	10,412,385.00		6,196,592.36			54,608,977.36
American Home Life Ins. Co.	12,054,013.96	1,468,743.80		11,483,978.68	1,432,370.00		26,439,106.44
American Investors Life Ins. Co.	9,304,846.21	1,077,775.92		3,072,434.36	1,395,000.00	510,000.00	15,360,056.49
American Mortgage Ins. Co.	35,000.00						35,000.00
American Security Ins. Co.	30,000.00						30,000.00
American Woodmen's Life Ins. Co.	1,615,000.00						1,615,000.00
Argonaut Insurance Company	40,000.00						40,000.00
Arkwright-Boston Insurance Co.	100,000.00						100,000.00
Associated Indemnity Corp.	50,000.00						50,000.00
Atlanta Life Insurance Co.	30,000.00						30,000.00
Automobile Club of Kansas						100,000.00	100,000.00
Balboa Insurance Company	25,000.00						25,000.00
Beneficial Standard Life Ins. Co.	20,000.00						20,000.00
Bremen Farmers Mutual Ins. Co.	59,000.00						59,000.00
Business Men's Assur. Co. of America	2,952,000.00						2,952,000.00
Centennial Life Ins. Co.	19,543,500.00	1,462,506.90		11,099,676.10			32,105,683.00
Central Plains Ins. Co.	1,550,000.00	797,732.00					2,347,732.00
Central Plains Life Ins. Co.	5,800,000.00	1,449,721.50					7,249,721.50
Central States Ins. Co.	575,000.00						575,000.00
Central United Life Ins. Co.	9,586,000.00	306,058.25				100,000.00	9,992,058.25
Charter American Ins. Co.	200,000.00						200,000.00
Chicago Title Ins. Co.	60,000.00						60,000.00
Cimarron Insurance Co.	1,500,000.00						1,500,000.00
Cimarron Life Ins. Co.	600,000.00						600,000.00
Columbian National Title Ins. Co.	300,000.00						300,000.00

NAME OF COMPANY	BONDS	STOCK	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Commercial Standard Ins. Co.	200,000.00						200,000.00
Consolidated Farmers Mutual Ins. Co.	35,000.00					70,000.00	105,000.00
Credit Life Corporation of America						110,000.00	110,000.00
Credit Life Insurance Company	241,000.00						241,000.00
Employees Mutual Benefit Assn. of St. Paul	100,000.00						100,000.00
Employers National Ins. Co.	30,000.00						30,000.00
Farm Bureau Mutual Ins. Co.	500,000.00						500,000.00
Farm & Ranch Life Ins. Co.	23,171,983.33			2,181,306.94		280,000.00	25,633,290.27
Farmers Alliance Mutual Ins. Co.	1,895,000.00						1,895,000.00
Farmers Insurance Co.	1,193,000.00						1,193,000.00
Farmland Insurance Co.	615,000.00						615,000.00
Financial Assurance Inc.	160,000.00						160,000.00
Firemen's Fund Ins. Co.	50,000.00						50,000.00
First of Georgia Ins. Co.	30,000.00						30,000.00
First Kansas Life Ins. Co.	7,220,703.83	209,665.25					7,430,369.08
First Life Assurance Co.	1,450,000.00						1,450,000.00
Franklin Life Insurance Co.	2,000,000.00						2,000,000.00
General Reinsurance Corp.	35,000.00						35,000.00
Georgia International Life Ins. Co.	30,000.00						30,000.00
Gibraltar Life Ins. Co. of America	5,303,000.00	470,076.88				294,778.07	6,067,854.95
Great American Life Ins. Co.	6,758,586.03		805,000.00	1,267,789.83		140,000.00	8,971,375.86
Great Plains Mutual Ins. Co.	584,000.00						584,000.00
Guarantee Insurance Co.	185,000.00						185,000.00
Heart of America Fire & Casualty Co.	60,000.00						60,000.00
Home State Life Ins. Co.	669,710.11	135,000.00		76,120.68		2,140,000.00	3,020,830.79
Houston General Ins. Co.	50,000.00						50,000.00
Industrial Indemnity Co.	30,000.00						30,000.00
Insuramerica Corporation	4,470,000.00					5,500,000.00	9,970,000.00
Insurance Corp. of America						50,000.00	50,000.00
Insured Titles, Inc.	150,000.00	39,306.71	43,000.00			108,106.16	340,412.87
Investors Guaranty Life Ins. Co.	20,000.00						20,000.00
John Hancock Variable Life Ins. Co.	125,000.00						125,000.00
Kansas Bankers Surety Company	580,000.00						580,000.00
Kansas Farm Life Ins. Co.	70,982,127.11	1,169,654.29		11,713,005.47			83,864,786.87
Kansas Fire & Casualty Company	850,000.00						850,000.00
Kansas Mutual Insurance Co.	80,000.00						80,000.00
Kennesaw Life & Accident Insurance Co.	25,000.00						25,000.00
K F B Insurance Company, Inc.	895,000.00						895,000.00
Liberty Mortgage Insurance Corp.	60,000.00						60,000.00
Life Insurance Co. of Kansas	1,165,000.00	91,625.00		11,942.97		1,969,405.57	3,237,973.54

NAME OF COMPANY	BONDS	STOCK	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Lincoln National Life Ins. Co.						300,000.00	300,000.00
Manhattan Mutual Life Ins. Co.	6,920,000.00	1,278,912.73		6,233,512.23	158,324.00		14,590,748.96
Marysville Mutual Ins. Co.	630,000.00						630,000.00
McPherson Hail Ins. Co.	60,000.00						60,000.00
Mid-Century Insurance Co.	30,000.00						30,000.00
Midland Insurance Co.	275,000.00						275,000.00
Midwest Fire & Casualty (Mutual)	100,000.00						100,000.00
Mission Insurance Co.	36,000.00						36,000.00
Munich American Reassurance Co.	25,000.00						25,000.00
National Reserve Life Ins. Co.	34,185,945.55	12,730,582.75		797,794.26			47,714,322.56
National Western Life Ins. Co.	4,000,000.00						4,000,000.00
Northwestern Pacific Indemnity Co.	215,000.00						215,000.00
Occidential Fire & Casualty Co. of N.Y.	35,000.00						35,000.00
Old General Insurance Co.	25,000.00						25,000.00
Old United Life Ins. Co.		128,551.30				450,000.00	578,551.30
Ozark National Life Ins. Co.	15,979,000.00			1,700,926.85			17,679,926.85
Pacific Indemnity Company	200,000.00						200,000.00
Patrons Mutual Ins. Co.	673,000.00	128,250.00				50,000.00	851,250.00
Peoples Accident Ins. Co.	225,000.00						225,000.00
Pioneer National Life Ins. Co.	3,201,900.00	515,084.63		1,094,752.83	33,750.00		4,845,487.46
Plains Insurance Co.	1,500,000.00						1,500,000.00
Prairie States Ins. Co.						100,000.00	100,000.00
Professional Investors Life Ins. Co.	600,000.00						600,000.00
Protective Life Ins. Co.	6,500,000.00	2,000,000.00					8,500,000.00
Pyramid Life Ins. Co.	14,959,000.00	6,352,541.50		4,788.15			21,316,329.65
Reliance Standard Life Ins. Co.	160,000.00						160,000.00
Republic Mutual Ins. Co.	851,000.00						851,000.00
Republic National Life Ins. Co.	400,000.00						400,000.00
Reserve Life Ins. Co.	2,445,000.00						2,445,000.00
Roosevelt Nat'l Life Ins. Co. of America	435,000.00						435,000.00
St. Paul Title Insurance Co.	50,000.00						50,000.00
Safeco Title Ins. Co. of Oregon (General)	375,000.00						375,000.00
Safeco Title Ins. Co. of Oregon (Special)	125,000.00						125,000.00
Scor Reinsurance Company	60,000.00						60,000.00
Security Benefit Life Ins. Co.	185,996,164.08	17,950,253.60		149,683,653.98			353,630,071.66
Secured Savings Credit Union of Ks.						50,000.00	50,000.00
Security Mutual Casualty Company	5,000.00						5,000.00
Southern Insurance Company	14,000.00						14,000.00
Standard Guaranty Ins. Co.	35,000.00						35,000.00
Standard Mutual Life Ins. Co.	7,395,300.00			4,047,323.32			11,442,623.32

NAME OF COMPANY	BONDS	STOCK	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Sunflower Burial Ins. Co.	181,000.00						181,000.00
Supreme Life Ins. Co. of America	140,000.00						140,000.00
Surety Insurance Co. of California	60,000.00						60,000.00
Swedish American Mutual Ins. Co.	45,000.00	75,974.00					120,974.00
Town & Country Fire & Casualty Co.	743,639.03	17,300.00					760,939.03
Transport Indemnity Company	85,000.00						85,000.00
Travelers Indemnity Co. of America	40,000.00						40,000.00
Trinity Universal Ins. Co. of Kansas	1,380,000.00						1,380,000.00
Tri-State Insurance Company	200,000.00						200,000.00
Truck Insurance Exchange	30,000.00						30,000.00
Union Security Life Ins. Co.	30,000.00						30,000.00
United Fire Insurance Co.	100,000.00						100,000.00
United Guaranty Residential Ins. of N.C.			25,000.00				25,000.00
Upland Mutual Insurance Co.	615,000.00						615,000.00
Victory Life Insurance Co.	63,815,777.89	2,891,961.50		16,765,488.38	423,837.12		83,897,064.89
Washington National Ins.	30,000.00						30,000.00
West General Insurance Co.	574,000.00	42,185.50					616,185.50
Western Casualty & Surety Co.	1,845,000.00						1,845,000.00
Western Fire Insurance Co.	1,930,000.00						1,930,000.00
Western Indemnity Company	1,705,000.00						1,705,000.00
Western National Life Ins. Co.	400,000.00						400,000.00
Wheat Growers Mutual Hail Ins. Co.	110,000.00						110,000.00
TOTALS	$622,540,197.13	$66,679,367.10	$873,000.00	$227,993,042.53	$3,522,094.22	$15,271,614.39	$936,879,315.37

also administers the agent's licensing examinations which are given daily.

Complaint & Inquiries

Most of the complaints and inquiries handled by this Division, upon which a file is established, originate from correspondence received from Kansas citizens. However, numerous complaints and inquiries relating to practically every facet of insurance are also posed by the public through telephone calls and personal visits to the office. In 1980, the Division's workload included an average of 33 new complaint and inquiry letters a day, an average of 280 telephone calls a day, an average of 17 office callers a day, and an average of 54 "Hot Line" WATS calls a day. Since personnel of the Division encounter a variety of insurance situations in the course of a day's activities, a close working relationship is maintained with other divisions of the Department to ensure that they are made aware of problem situations of interest to them, and to utilize the technical support available from them that is needed to handle certain consumer matters; e.g., questions on rate filings, legal questions, investigative procedures, matters involving agents, advertising material, etc. A procedure has also been developed whereby the other divisions coordinate consumer complaints and inquiries with this Division so a record can be kept of all consumer matters handled by the Department.

In 1980, the Division assisted Kansas citizens in receiving a total of $3,860,017.

WATS "Hot Line"

Since the inception of the Consumer "Hot Line", it has proven to be a valuable service to the citizens of Kansas. In 1980, the "Hot Line" averaged 1134 calls per month compared to an average of 1071 calls per month in 1979. Even though many calls received on the "Hot Line" involve matters that require follow-up correspondence or other action, the primary objective of the "Hot Line" is to handle as many matters as possible to a conclusion over the telephone. This enables us to provide prompt service and eliminates the need for the type of follow-up action that is time consuming for both the Kansas citizen and this Division.

Field Representatives

The Division has two field representatives that, in addition to handling office duties, have assisted the Agents and Brokers

Division in the giving of agents licensing examinations at various locations, and handle the activities of the Consumer Assistance Program. This Program consists of the representatives conducting Consumer Days, handling the Catastrophe Evaluation Service, and traveling throughout the state investigating complaints.

Consumer Assistance Program

Consumer Days. This activity consists of the field representatives visiting pre-scheduled and pre-publicized locations throughout the state to make themselves available to meet with Kansas citizens who have insurance problems. The program is designed to take the Department's services to the people. In 1980, 45 Consumer Days were held in 31 different cities at which 236 persons availed themselves of our services.

Catastrophe Evaluation Service. Whenever a severe damaging storm, tornado, flood, fire, etc. occurs in a community, the Commissioner will immediately dispatch a field representative to survey the situation. The purpose of this service is to determine the extent of the damage in terms of the dollar amount, the type of damage, area covered, and approximate number of people affected. In addition, from this survey, it can be determined if the insurance industry will have sufficient personnel in the area to handle the losses. The representative will also contact the appropriate officials in the community to make them aware that the Department is available to assist anyone who has an insurance problem. This service has proven beneficial to Kansas citizens in the communities of Emporia, Clay Center, Blue Rapids, Leavenworth, Herington, Kansas City, Goodland, El Dorado, and others. Fortunately, this service was only utilized once in 1980.

Investigations. The field representatives travel throughout the state, when needed, investigating complaints. This activity includes taking statements from citizens who have filed misrepresentation complaints against agents and/or companies, overselling by agents, fraudulent acts by an agent, etc. Once the investigative aspects of a situation have been concluded, the matter is usually referred to the Legal Division for appropriate action. Five investigations were conducted in 1980.

Market Conduct Examinations

In 1980, personnel of this Division participated in one Market Conduct Examination reviewing certain aspects of the company's claims operation. As Market Conduct Examinations involve a review of part or all of a company's practices in sales, advertising,

claims, rates, and underwriting, personnel of this Division are called upon to participate in these examinations.

Other Activities

Further refinements were made in the Division's application of a computer program in 1980. The computer has proven to be a valuable tool in maintaining records, data, and in making desired information readily accessible.

In conjunction with the Division's Market Conduct Examination activity, a procedure was more fully developed in 1980 whereby a series of computer reports can be reviewed to determine if a company's complaints show that any type of pattern or trend has developed that might warrant our making a detailed review of a company's operation or a particular segment thereof. This approach was used on an "in-house" review of several companies in 1980 with significant results. This procedure will continue to be refined in 1981.

In 1980, consumer education continued to be emphasized, with particular emphasis being placed on the insurance needs of the elderly. A total of 17 talks were given to senior citizen groups reaching a total of 1,291 persons. In addition, a member of this Division represented the Department at the Governor's Conference on Aging presenting a workshop; and, the Department was represented at several elderly health fairs. New consumer brochures were developed on cancer insurance and nursing home insurance; and, the existing brochures were revised on health insurance for senior citizens. A total of 19 talks on insurance were given to high school and university consumer classes and seminars.

Date Comparison

The following presents a detailed breakdown of the 1980 activity of the Division compared to the 1979 and 1978 activity:

New Complaints and Inquiries Received On Which a File was Set Up	1980	1979	1978
Topeka	7,644	7,221	6,887
Wichita	671	1,049	772
Total	8,315	8,270	7,659
Office Callers			
Topeka	2,493	2,476	2,748
Wichita	1,964	1,776	1,864
Total	4,457	4,252	4,612

Telephone Calls (Incoming and Outgoing)			
Topeka	57,956	60,957	55,731
Wichita	13,127	11,977	10,753
Total	71,083	72,934	66,484
WATS "Hot Line Calls"	13,606	12,859	10,937
Files Closed			
Topeka	7,396	7,300	7,518
Wichita	669	900	708
Total	8,065	8,200	8,226
Consumer Assistance Program			
Consumer Days Conducted	45	43	29
Number Contacts	236	327	210
Investigations	5	6	12
Catastrophe Evaluation	1	5	5
Consumer Talks	43	80	25
Money Recovered	$3,860,017	$2,894,728	$1,691,658
Total of All Complaints, Inquiries, etc.			
Topeka	82,560	84,131	76,859
Wichita	15,923	14,933	13,389
Total	98,483	98,933	90,248

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, i.e., word processing typewriters, to increase the efficiency of producing typed documents. These documents can originate from dictation, handwritten material or form letters.

At the present time the Communications Division outputs documents for the Fire & Casualty Division, the Consumer Assistance Division, the Research and Planning Division and the Department Actuary. The Communications Division is also responsible for special projects that require a large volume of final documents. Such projects can be produced much more efficiently by a word processing system.

It is anticipated that the Communications Division will increase in personnel and equipment to be able to manage the entire department inputting documents into the word processing center.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 535 life companies licensed to do business in

the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. Increasingly complex forms each year require a great deal of research prior to actual approval or disapproval of the forms. Group insurance, variable annuities, HR-10 retirement plans and other new forms of insurance designed to meet inflationary trends are developing at a rate which requires much more research by the policy examiners not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and handled by the Life Division this past year:

Policy forms received	10,129
Policy forms filed	4,694
Policy forms approved	6,711
Policy forms disapproved	1,321
Letters sent out	5,704

The above statistics show that we were able to increase the number of forms reviewed by 15%.

Annual Statement Review

There were 537 annual statements filed in 1980 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authentication of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 has now been amended to allow for a continuous certificate of authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a certificate of authority to companies newly admitted, changing name, or merging.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees assessed on life companies exceeded $15,738,217.81 in 1980. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to

$2,936,243.99 and a privilege tax also on Kansas companies passed in that same year resulted in the assessment of an additional $130,718.21.

Life and Health Insurance Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. Records of that association are kept by the Life Division as well as a notification plan for furnishing information to the president of the association. The Life Division worked with this board throughout the year in assembling necessary data.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance involved is conducted whether it be for legislative purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light we also assist in the compilation of agents' examinations and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1980, these deposits amounted to $936,879,315.37.

This computation is made semi-annually for each company required to make such deposits. If quarterly or monthly reports

are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 701 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas shall be examined at least once every three years. This division filed 81 such reports in 1980. The accuracy of current filings are checked at the close of annual statement review each year. In addition a personal visit by some member of the Life Division is made to each Kansas domiciled company being examined during that year. This past year the Life Division staff members participated in the examination of 8 such companies.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each

annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1980, 29 life companies were admitted and at the present time there are 38 companies seeking admission to Kansas.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. We also have access to a much more sophisticated computerized system by which we can monitor company and agent claim repeats. During the year, we handled 924 complaints or inquiries by letter, 102 complaints or inquiries by personal visits with the public, and 993 telephone inquiries.

Market Conduct Examinations

A great amount of time has been spent in the Life Division in the implementation and refinement of the market conduct surveillance system. We continued to have our policy examiners conduct a market conduct review of certain items during the financial examination of our domestic companies. Thorough scrutiny has been given to many companies during the year and we are currently preparing to make market conduct reviews of additional Kansas companies. Approximately 20% of one policy examiners' time is now spent in market conduct procedures. The balance of time spent on market conduct activities and the other functions of the Life Division is a subject that must be dealt with in the future.

Replacement

Sixty-two replacement cases were opened by the Life Division in 1980. Forty-four different companies were involved in those replacement situations. As a result, fifteen cease and desist orders were issued. In one case, our investigations have resulted in a market conduct examination. Informal conferences were held in

many cases and the amount of time spent by our policy examiners on those problems was extensive. All examiners continue to assist in the investigations. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Credit life insurance continues to be of major concern to the Life Division. Approximately 105 companies are presently issuing credit life insurance in this state with a total premium volume of $22 million. We are working with Bill Roach in reviewing the rate structuring of credit policies with current credit rate structures receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

TABLE I
FRATERNAL LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
FRATERNALS OF OTHER STATES					
AID ASSOCIATION FOR LUTHERANS	2260285	2108864	151420	27731	
AMERICAN FRATERNAL UNION	10135	9610	525	83	
AMERICAN SLOVENIAN CATH UNION (KSKJ)	23781	19789	3992	-48	
BAPTIST LIFE ASN	14057	12903	1154	6	
CATHOLIC ORDER OF FORESTERS	158622	130036	28586	1590	
CATHOLIC WORKMAN	10240	7045	3195	222	
CROATIAN CATHOLIC UNION OF THE USA	5013	3872	1141	124	
CROATION FRATERNAL UNION OF AMERICA	53487	45908	7579	205	
CZECHOSLOVAK SOCIETY OF AMERICA	38408	32149	6260	729	
ELECTRICAL WORKERS BENEFIT ASN	157631	140359	17271	6567	
INDEPENDENT ORDER OF FORESTERS	1035997	907133	128864	32981	
KNIGHTS OF COLUMBUS	966973	825414	141559	9835	
LOYAL CHRISTIAN BENEFIT ASN	35601	26588	9012	-63	
LUTHERAN BROTHERHOOD	1706250	156754[illegible]	138707	20926	
MENNONITE MUTUAL AID ASN	20566	18549	2017	212	
MODERN WOODMEN OF AMERICA	544676	471698	72977	5226	
NATIONAL CATHOLIC SOC OF FORESTERS	51971	41134	10836	414	
NATIONAL FRATERNAL SOC OF THE DEAF	7911	7012	899	111	
NATIONAL SLOVAK SOCIETY OF THE USA	11176	9613	1562	102	
NORTH AMERICAN BENEFIT ASN	89134	71654	17480	1244	
ORDER OF UNITED COML TRAV OF AMERICA	16212	7195	9016	477	
POLICE & FIREMENS INS ASN	18169	8793	9375	471	
POLISH NATIONAL ALLI OF US OFF N AM	167355	153006	14349	1140	
POLISH ROMAN CATHOLIC UNION OF AM	55880	50259	5622	864	
ROYAL NEIGHBORS OF AMERICA	276210	216503	59707	4413	
SLOVENE NATIONAL BENEFIT SOCIETY	31316	27111	4205	285	
TRAVELERS PROTECTIVE ASN OF AMERICA	13023	2551	10471	200	
UKRANIAN NATIONAL ASN INC	44865	33227	11638	452	
WESTERN CATHOLIC UNION	10384	9791	592	-181	
WESTERN FRATERNAL LIFE ASN	41992	36001	5991	476	
WOODMEN OF THE WORLD LIFE INS SOC	766355	689986	76369	5361	
OTHER STATE FRATERNAL LIFE SUBTO	8643675	7691296	952371	122155	
GRAND TOTAL	463596114	432884573	30711538	4561000	3768296665

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF KANSAS					
ALLIANCE LIFE INS CO	23636	21670	1966	207	619965
AMERICAN HOME LIFE INS CO	32442	29468	2973	341	355036
AMERICAN INVESTORS LIFE INS CO	19974	16749	3224	411	422301
CENTENNIAL LIFE INS CO	94316	86241	8075	-996	1785977
CENTRAL PLAINS LIFE INS CO	22653	13280	9373	1201	340296
CIMARRON LIFE INS CO	1999	917	1082	-38	30911
FARM & RANCH LIFE INS CO	34577	28909	5668	776	301425
FIRST KANSAS LIFE INS CO	9211	8350	861	80	71512
GREAT AMERICAN LIFE INS CO	11272	9140	2132	196	52839
HOME STATE LIFE INS CO	4001	3183	818	39	20894
INSURAMERICA CORPORATION	30844	9925	20919	590	153341
KANSAS FARM LIFE INS CO INC	110575	103167	7408	859	1198630
LIFE INS CO OF KANSAS	4248	2696	1552	460	146075
MANHATTAN MUTUAL LIFE INS CO	18239	16510	1729	126	169222
PIONEER NATIONAL LIFE INS CO	8074	4949	3125	261	12288
PYRAMID LIFE INS CO	51243	33361	17881	1795	348248
SECURITY BENEFIT LIFE INS CO	587407	538724	48683	-2230	8343967
STANDARD MUTUAL LIFE INS CO	15055	12754	2301	154	91403
VICTORY LIFE INS CO	104212	97236	6976	780	661314
WESTERN FIDELITY LIFE INS CO					
KANSAS LIFE CO SUBTOTAL	1183978	1037229	146746	5012	15125644

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES					
ACACIA MUTUAL LIFE INS CO	824875	776665	48210	5306	4753796
ACADEMY LIFE INS CO	39939	36983	2956	1693	1872379
ADMIRAL LIFE INS CO OF AMERICA	7130	2510	4620	571	62034722
AETNA LIFE INS & ANNUITY CO	1751522	1558816	192706	14442	320
AETNA LIFE INS CO	22270640	21503552	767085	185597	144214809
AIG LIFE INS CO	23563	15413	8150	393	1092896
ALEXANDER HAMILTON LIFE INS CO OF AM	558109	470548	87561	25367	11803308
ALL AMERICAN LIFE INS CO	485449	438913	46536	11540	8529548
ALLIED LIFE INS CO	24397	16396	8001	-1343	519366
ALLSTATE LIFE INS CO	1178107	931552	246555	48027	27214420
AM LIFE INS CO	33563	24131	9432	842	984081
AMALGAMATED LABOR LIFE INS CO	10517	7692	2826	375	273370
AMERICAN - AMICABLE LIFE INS CO	9015	190	8825	226	6408581
AMERICAN BANKERS LIFE ASR CO OF FL	265327	243633	21693	7008	10513881
AMERICAN DEFENDER LIFE INS CO	69731	62327	7405	927	1687281
AMERICAN FAMILY LIFE ASR CO OF COLUM	477761	438764	38997	8210	1650446
AMERICAN FAMILY LIFE INS CO	247988	216803	31185	7654	4780826
AMERICAN FIDELITY ASSURANCE CO	228848	205607	23241	6475	2074017
AMERICAN FIDELITY LIFE INS CO	158134	148956	9177	1506	1270005
AMERICAN FOUNDATION LIFE INS CO	51421	36173	15249	639	994651
AMERICAN FOUNDERS LIFE INS CO	141946	124729	17217	3666	2250468
AMERICAN GENERAL LIFE INS CO OF DE	853540	779469	74071	11853	6344255
AMERICAN GENERAL LIFE INS CO OF NY	241726	218366	23360	5932	3091699
AMERICAN GUARANTY LIFE INS CO	85441	72330	13111	416	539960
AMERICAN HEALTH & LIFE INS CO	322625	219323	103302	6324	3897028
AMERICAN HERITAGE LIFE INS CO	189398	166184	23213	4320	6705269
AMERICAN INCOME LIFE INS CO	140945	123935	17010	8515	2047060
AMERICAN INTL LIFE ASR CO OF NY	98703	89949	8754	860	2489116
AMERICAN LIFE & CASUALTY INS CO	141089	129747	11343	2151	1040969
AMERICAN LIFE INS CO OF NEW YORK	43946	34556	9390	1199	967984
AMERICAN MUTUAL LIFE INS CO	272957	236954	36003	4240	2897637
AMERICAN NATIONAL INS CO	2476704	2128740	347964	49561	16823052
AMERICAN NATIONAL LIFE INS CO OF TX	17543	11208	6335	1226	1754052
AMERICAN REPUBLIC INS CO	98369	77617	20753	-789	1908323
AMERICAN SECURITY LIFE INS CO	67180	57016	10164	551	644847
AMERICAN STANDARD LIFE & ACC INS CO	12690	9427	3263	151	339600
AMERICAN STATES LIFE INS CO	110320	92008	18312	4162	3379030
AMERICAN TRUSTEE LIFE CORP	3667	1532	2134	-405	83929
AMERICAN UNION LIFE INS CO	11303	6901	4402	793	105960
AMERICAN UNITED LIFE INS CO	1444890	1366651	78239	11179	14236811
AMERICAN VARIABLE ANNUITY L ASR CO	137983	132172	5811	-2992	923902
AMERICAN WOODMENS LIFE INS CO	9401	8330	1071	138	159807
AMOCO LIFE INS CO	8448	1673	6775	-19	206871
ANCHOR NATIONAL LIFE INS CO	1681600	1648699	32901	6922	4667360
ARMOUR LIFE INSURANCE CO	2587	471	2116	-214	24656
ASSOCIATED DOCTORS H & L INS CO	19562	10713	8849	658	10286

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
ASSOCIATES LIFE INS CO	22148	19547	2601	594	394756
ASSOCIATION LIFE INS CO INC	32529	18362	14167	1388	1848747
ATLANTA LIFE INS CO	109399	85336	24063	907	1143362
ATLAS LIFE INS CO	61539	53414	8125	656	559675
BANKERS LIFE & CASUALTY CO	1319948	1025786	294162	29350	7282534
BANKERS LIFE CO	7988996	7703044	285952	18531	35051210
BANKERS LIFE INS CO OF NEBRASKA	766558	713521	53037	9621	3994302
BANKERS NATIONAL LIFE INS CO	319200	294932	24267	4026	3492667
BANKERS SECURITY LIFE INS SOCIETY	164907	140510	24397	2203	4334875
BANKERS UNITED LIFE ASSURANCE CO	87331	71099	16233	3360	1732212
BENEFICIAL LIFE INS CO	384657	356277	28381	3914	4744582
BENEFICIAL STANDARD LIFE INS CO	213527	173447	40080	1871	1586144
BENEFIT TRUST LIFE INS CO	162560	142782	19778	1817	1894342
BERKSHIRE LIFE INS CO	446967	417825	29142	3766	2556866
BOSTON MUTUAL LIFE INS CO	158329	147180	11149	1901	5268650
BRADFORD NATIONAL LIFE INS CO	5159	2245	2915	354	165504
BUSINESS MENS ASSURANCE CO OF AM	758727	645823	112904	7771	13085743
CALIFORNIA WESTERN STATES LIFE INS C	829166	729841	99325	12895	13363981
CAPITAL RESERVE LIFE INS CO	17266	11241	6025	617	49507
CAPITOL AMERICAN LIFE INS CO	7877	5069	2808	635	229
CAPITOL BANKERS LIFE INS CO	6395	3775	2620	-669	138403
CAPITOL LIFE INS CO	1556686	1451660	105026	2990	5914633
CATTLEMENS LIFE INS CO	6505	4135	2369	761	46071
CELTIC LIFE INSURANCE COMPANY	16666	12568	4098	903	343398
CENTRAL LIFE ASSURANCE CO	624560	576181	48379	7226	3935825
CENTRAL NATIONAL LIFE INS CO	85376	78132	7245	2065	478134
CENTRAL NATIONL LIFE INS CO OF OMAHA	291367	164596	126771	20104	6101926
CENTRAL STATES H & LIFE CO OF OMAHA	44749	34538	10211	1477	638331
CENTRAL UNITED LIFE INS CO	29391	24456	4935	421	185805
CENTURION LIFE INS CO	68186	34439	33747	5174	989109
CHARTER BANKERS LIFE INS CO	1736	351	1385	171	34787
CHARTER NATIONAL LIFE INS CO	121443	106621	14823	1642	2278818
CHARTER SECURITY LIFE INS CO	246853	218838	28015	2259	984966
CHASE NATIONAL LIFE INS CO	27295	23781	3514	432	490159
CHRYSLER LIFE INS CO	55855	43247	12608	3581	966547
COLLEGE LIFE INS CO OF AMERICA	227498	204441	23057	2279	1533770
COLOGNE LIFE REINSURANCE CO	113373	93578	19795	2526	7600974
COLONIAL LIFE & ACCIDENT INS CO	148993	102011	46982	7807	819170
COLONIAL LIFE INS CO OF AMERICA	334063	306219	27845	1763	3860285
COLONIAL PENN LIFE INS CO	430181	277961	152220	39277	4765838
COLUMBIA NATIONAL LIFE INSURANCE CO	64848	[illegible]551	9296	1337	620476
COLUMBUS MUTUAL LIFE INS CO	507037	[illegible]23	43614	5868	4061930
COMBINED INS CO OF AMERICA	1013755	[illegible].99	291256	53317	7308459
COMMERCIAL STATE LIFE INS CO	26990	23772	3217	214	139136
COMMERCIAL UNION LIFE INS CO OF AM	95264	82365	12879	451	1103997
COMMONWEALTH LIFE & ACCIDENT INS CO	88374	60734	27640	3254	508478

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
CONFEDERATION LIFE INS CO US BR	372660	366574	6087	409	7068150
CONNECTICUT GENERAL LIFE INS CO	13776921	13085333	691588	171120	80402921
CONNECTICUT MUTUAL LIFE INS CO	5384922	5097664	287258	22085	26223401
CONSOLIDATED AMERICAN LIFE INS CO	39509	35268	4241	756	949621
CONSTITUTION LIFE INS CO	92182	69535	22647	1230	560254
CONSUMERS NATIONAL LIFE INS CO	9737	6450	3287	260	218439
CONTINENTAL AMERICAN LIFE INS CO	303552	269781	33771	4491	1592087
CONTINENTAL ASSURANCE CO	3259254	3038470	220784	16331	27791432
CONTINENTAL GENERAL INS CO	24230	20138	4092	244	532736
CONTINENTAL WESTERN LIFE INS CO	60947	55243	5704	-172	788656
COUNTRY LIFE INS CO	1067023	945100	121924	21214	5471233
CREDIT LIFE INS CO	188768	176255	12513	1188	11435820
CROWN LIFE INS CO US BR	1003161	944954	58207	4137	18212967
CUDIS INS SOCIETY INC	135927	110296	25631	8644	13918
CUMBERLAND LIFE INS CO	132996	104981	28015	13550	2130570
CUNA MUTUAL INS SOCIETY	381981	304133	77848	1268	35095088
DELAWARE AMERICAN LIFE INS CO	20368	12363	8005	366	233441
E F HUTTON LIFE INS CO	221374	205840	15535	-253	2353630
EMPIRE STATE MUTUAL LIFE INS CO	42307	38892	3415	89	239101
EMPLOYEES MUTUAL BNFT ASN OF ST PAUL	7747	4791	2957	549	68629
EMPLOYERS LIFE INS CO OF WAUSAU	169830	154251	15578	2488	2369495
EMPLOYERS MODERN LIFE CO	33860	29179	4681	81	542500
EQUITABLE AMERICAN LIFE INS CO	23499	18743	4756	-1807	1116497
EQUITABLE LIFE ASR SOC OF THE US	34599744	33536656	1063087	33307	197338258
EQUITABLE LIFE INS CO OF IOWA	1289468	1215506	73962	20057	4974057
EQUITABLE VARIABLE LIFE INS CO	139637	127493	12145	-9898	151966
EXECUTIVE FUND LIFE INS CO	30951	24285	6666	1899	107223
EXECUTIVE LIFE INS CO	606153	584702	21450	1411	2145928
FAMILY LIFE INS CO	80829	56990	23839	6792	6521667
FARMERS & TRADERS LIFE INS CO	128780	118675	10105	1129	617046
FARMERS NEW WORLD LIFE INS CO	636428	446661	189768	11839	13267860
FARMLAND LIFE INS CO	49466	38162	11304	1814	1234637
FEDERAL HOME LIFE INS CO	247139	220284	26855	5397	3222990
FEDERAL KEMPER LIFE ASSURANCE CO	285046	252472	32574	12020	13335855
FEDERAL LIFE INS CO MUTUAL	215086	204125	10961	594	784386
FEDERATED LIFE INS CO	117101	80457	36644	5389	1624796
FIDELITY & GUARANTY LIFE INS CO	235184	197199	37984	1447	4607728
FIDELITY BANKERS LIFE INS CO	169778	149514	20264	3092	4066794
FIDELITY LIFE ASN	181540	151009	30530	7325	6621053
FIDELITY MUTUAL LIFE INS CO	902126	856906	45221	8608	4969884
FIDELITY SECURITY LIFE INS CO	18758	10757	8001	1319	926019
FIDELITY UNION LIFE INS CO	580090	500047	80042	17499	7198874
FINANCIAL ASSURANCE INC	24781	22603	2178	450	922463
FIREMANS FUND AMN LIFE INS CO	366848	285611	81238	-2822	5964290
FIRST COLONY LIFE INS CO	271412	242948	28464	4893	6093100
FIRST FEDERATED LIFE INS CO	25457	18869	6588	918	1740043

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVDRTAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
FIRST LIFE ASSURANCE CO	37332	29496	7836	2406	1647058
FIRST PYRAMID LIFE INS CO OF AMERICA	83988	77763	6225	302	1142643
FIRST UNITED LIFE INS CO	34212	32245	1968	-215	239601
FIRST VARIABLE LIFE INS CO	79016	72428	6588	368	1551
FORD LIFE INS CO	118025	78669	39356	9355	4814383
FOREMOST LIFE INS CO	57042	37869	19173	594	1213001
FORT DEARBORN LIFE INS CO	13375	8708	4667	135	1440489
FRANKLIN LIFE INS CO	2459651	2101351	358300	63934	15498987
FRANKONA AMERICA LIFE REASSURANCE CO	25734	17804	7930	122	1069901
GARDEN STATE LIFE INS CO	36591	26839	9752	728	288331
GENERAL AMERICAN LIFE INS CO	1710749	1623103	87645	8845	23735701
GENERAL FIDELITY LIFE INS CO	38042	15131	22911	2361	343702
GENERAL LIFE INS CORP OF WISCONSIN	55616	50273	5343	860	536775
GENERAL REASSURANCE CORP	299040	270410	28630	-11111	58940638
GENERAL SERVICES LIFE INS CO	23268	18793	4475	425	236622
GENERAL UNITED LIFE INS CO	178717	140441	38276	437	1153177
GEORGETOWN LIFE INS CO	17958	15777	2181	49	275877
GEORGIA INTERNATIONAL LIFE INS CO	187479	164144	23334	1957	3013850
GERBER LIFE INS CO	15502	8070	7431	302	577026
GIBRALTAR LIFE INS CO OF AMERICA	74093	68838	5256	1356	495862
GLOBE LIFE AND ACCIDENT INS CO	204281	147775	56506	457	4892417
GLOBE LIFE INS CO	257688	242207	15481	3807	3980697
GOLDEN RULE INS CO	33005	27804	5201	1596	391011
GOLDEN STATE MUTUAL LIFE INS CO	84961	78741	6220	241	2903733
GOVERNMENT EMPLOYEES LIFE INS CO	220258	176249	44010	6438	1852132
GOVERNMENT PERSONNEL MUTUAL L INS CO	165236	151228	14008	1658	900780
GREAT AMERICAN RESERVE INS CO	187959	169901	18057	917	1953837
GREAT COMMONWEALTH LIFE INS CO	137007	128607	8400	3013	829514
GREAT SOUTHERN LIFE INS CO	524194	477043	47151	11935	4122165
GREAT WEST LIFE ASSURANCE CO US BR	2044936	2019916	25020	-24275	20697206
GUARANTEE MUTUAL LIFE CO	389176	355347	33829	5276	3046595
GUARANTEE RESERVE LIFE INS CO	33987	30985	3002	664	466098
GUARANTEE SECURITY LIFE INS CO	6595	3919	2676	-718	84415
GUARANTEE TRUST LIFE INS CO	93304	79040	14264	1899	1892209
GUARANTY INCOME LIFE INS CO	38506	34825	3682	438	603493
GUARDIAN LIFE INS CO OF AMERICA	1942222	1817330	124892	5695	19203058
GUAROSMAN LIFE INS CO	77864	64143	13721	808	2611725
GULF ATLANTIC LIFE INS CO	38980	34336	4644	-611	836557
GULF LIFE INS CO	964079	818439	145640	26273	6740897
HARTFORD LIFE & ACCIDENT INS CO	393098	287649	105449	12024	11071447
HARTFORD LIFE INS CO	810288	763994	46294	4553	7555058
HARTFORD VARIABLE ANNUITY LIFE INS C	258115	251189	6926	-465	756611
HARVEST LIFE INS CO	6800	4932	1868	-804	177775
HAWKEYE NATIONAL LIFE INS CO	12914	11065	1850	-399	316606
HERITAGE LIFE INS CO	24343	14114	10229	1334	1618226
HOLIDAY LIFE INS CO	17360	12144	5216	256	87881

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
HOME LIFE INS CO	1912645	1771572	141073	14259	15020160
HOMESTEADERS LIFE CO	34723	31993	2730	224	166124
HORACE MANN LIFE INS CO	549769	511912	37857	5728	3788640
HOWARD LIFE INS CO	17479	14881	2598	525	86280
IDS LIFE INS CO	1699425	1630520	68905	20561	10082747
INA LIFE INS CO	632060	587171	44889	-3010	2958471
INDEPENDENCE LIFE & ACCIDENT INS CO	38965	26080	12885	966	281908
INDEPENDENT LIBERTY LIFE INS CO	37392	35574	1818	-869	1181311
INDIANAPOLIS LIFE INS CO	588431	535970	52460	9189	5178121
INDIVIDUAL ASSURANCE CO LIFE H & ACC	12522	7482	5039	-550	1019781
INTEGON LIFE INS CORP	370031	341391	28640	4126	9198479
INTER OCEAN INS CO	123507	106263	17245	5811	1401910
INTERNATIONAL SERVICE LIFE INS CO	14716	12352	2363	537	195766
INTERSTATE ASSURANCE CO A MUTUAL CO	41782	38428	3353	234	401208
INVESTORS GUARANTY LIFE INS CO	34572	26669	7903	1600	2349989
INVESTORS LIFE INS CO NORTH AMERICA	789338	771840	17498	-5515	93984
INVESTORS LIFE INS CO OF NEBRASKA	36874	31330	5544	1499	584240
IOWA STATE TRAVELERS MUTUAL ASR CO	8551	5266	3285	95	106665
ITT LIFE INS CORP	221495	149542	71953	-5145	4343504
JACKSON NATIONAL LIFE INS CO	131289	125772	5516	2609	3867241
JC PENNEY LIFE INS CO	137848	65017	72832	5568	2403029
JEFFERSON NATIONAL LIFE INS CO	214856	195996	18861	3628	2706097
JEFFERSON STANDARD LIFE INS CO	1633044	1352820	280224	42190	6562739
JOHN ALDEN LIFE INS CO	362067	330538	31528	349	1585062
JOHN HANCOCK MUTUAL LIFE INS CO	18760592	17960752	799849	127841	133703479
JOHN HANCOCK VARIABLE LIFE INS CO	8824	417	8407	-380	20
KANSAS CITY LIFE INS CO	863991	799631	64360	17192	4970077
KEMPER INVESTORS LIFE INS CO	578413	571268	7145	-1767	292801
KENNESAW LIFE & ACCIDENT INS CO	43228	37323	5905	169	672644
KENTUCKY CENTRAL LIFE INS CO	361398	312942	48456	3149	4891997
KEYSTONE PROVIDENT LIFE INS CO	79745	70131	9614	-1000	960008
KNICKERBOCKER LIFE INS CO OF OHIO					
LAFAYETTE LIFE INS CO	208790	190376	18414	-446	4071047
LAYMEN LIFE INS CO	20884	19011	1873	191	169422
LIBERTY LIFE ASSURANCE CO OF BOSTON	134670	110429	24241	5100	4667019
LIBERTY LIFE INS CO	515622	453613	62009	16024	6982179
LIBERTY NATIONAL LIFE INS CO	1532711	1343931	188780	54092	11285439
LIFE ASSURANCE CO OF PENNSYLVANIA	18405	13561	4844	2437	918269
LIFE INS CO OF ILLINOIS	13929	7570	6358	1231	530619
LIFE INS CO OF NORTH AMERICA	682444	504322	178122	25923	11209268
LIFE INS CO OF THE SOUTHWEST	115527	100672	14855	3713	4349272
LIFE INVESTORS INS CO OF AMERICA	357170	314853	42317	1609	5326880
LIFE OF MID AMERICA INS CO	17193	13525	3668	102	130153
LINCOLN AMERICAN LIFE INS CO	102373	93357	9016	831	1291622
LINCOLN BENEFIT LIFE CO	58493	56479	2014	-689	974558
LINCOLN LIBERTY LIFE INS CO	234432	210419	24012	8448	2393039

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
LINCOLN LIFE & CASUALTY CO	26584	24202	2381	-366	93484
LINCOLN MUTUAL LIFE & CAS INS CO	15079	13536	1544	185	70360
LINCOLN MUTUAL LIFE INS CO	47398	41812	5586	787	392505
LINCOLN NATIONAL LIFE INS CO	4960720	4655226	305495	81291	59931472
LONE STAR LIFE INS CO	128719	103196	25524	6307	722662
LOYAL AMERICAN LIFE INS CO	54984	47102	7881	933	1582445
LOYALTY LIFE INS CO	67487	49074	18414	851	2540425
LUTHERAN MUTUAL LIFE INS CO	690827	650262	40565	5989	3666395
MACCABEES MUTUAL LIFE INS CO	390604	379163	11442	2509	6129249
MANHATTAN LIFE INS CO	542250	514752	27498	2137	7798850
MANUFACTURERS LIFE INS CO US BR	1811786	1790270	21516	27615	11722972
MARK TWAIN LIFE INS CORP					
MASSACHUSETTS GENERAL LIFE INS CO	102479	81528	20952	2524	570227
MASSACHUSETTS IND & LIFE INS CO	176317	153288	23029	-5717	4754837
MASSACHUSETTS MUTUAL LIFE INS CO	9145484	8618843	526641	65066	50934797
MAYFLOWER NATIONAL LIFE INS CO	7859	1983	5876	160	104210
MBL LIFE ASSURANCE CORP	7206	3644	3563	-1665	215222
MEDICO LIFE INS CO	8519	4906	3613	823	28671
MERCANTILE & GEN REI CO LTD US BR	31634	26468	5166	-5760	3585347
MERIT LIFE INS CO	60791	32264	28527	9247	11006
METROPOLITAN INS & ANNUITY CO	414616	385753	28862	788	
METROPOLITAN LIFE INS CO	48309776	46254432	2055336	479092	349192320
MFA LIFE INS CO	98721	77157	21565	3413	1603615
MGIC LIFE INS CORP	74948	67809	7139	529	1328626
MIC LIFE INS CORP	36726	30959	5767	1247	1923008
MID CONTINENT LIFE INS CO	76344	62143	14202	3306	1545495
MID STATES LIFE INS CO OF AMERICA	27699	15814	11885	2438	1944926
MIDLAND NATIONAL LIFE INS CO	200774	175131	25643	6668	2891883
MIDWEST LIFE INSURANCE COMPANY	2500	1214	1286	31	
MIDWESTERN UNITED LIFE INS CO	205395	173969	31416	5118	1623992
MINISTERS LIFE-A MUTUAL LIFE INS CO	111642	102334	9308	1739	879870
MINNESOTA MUTUAL LIFE INS CO	1756391	1630918	125473	25248	37938991
MINNESOTA PROTECTIVE LIFE INS CO	26850	21953	4897	257	246392
MISSOURI NATIONAL LIFE INS CO	6128	3361	2767	102	39614
MML PENSION INSURANCE COMPANY	4807	190	4617	98	
MODERN AMERICAN LIFE INS CO	52650	48989	3661	947	838616
MODERN PIONEERS LIFE INS CO	6829	5239	1590	119	82730
MODERN SECURITY LIFE INS CO	36979	31463	5516	273	742358
MONARCH LIFE INS CO	558006	454448	103558	17085	2266344
MONTGOMERY WARD LIFE INS CO	126769	66024	60745	12700	5224953
MONUMENTAL LIFE INS CO	579347	511960	67387	7519	4539234
MUNICH AMERICAN REASSURANCE CO	41199	31323	9877	835	5143360
MUTUAL BENEFIT LIFE INS CO	5872814	5707657	165157	41753	40241181
MUTUAL LIFE INS CO OF NEW YORK	8005708	7569637	436071	45353	37968654
MUTUAL OF OMAHA INS CO	1470544	1099474	371070	6715	2905891
MUTUAL SECURITY LIFE INS CO	204928	191220	13709	1006	2200236

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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
MUTUAL SERVICE LIFE INS CO	223185	211374	11811	-1028	2249908
NATIONAL BEN FRANKLIN LIFE INS CORP	186830	156356	30474	6414	1677755
NATIONAL BENEFIT LIFE INS CO	109235	105066	4169	-2009	6344184
NATIONAL FARMERS UNION LIFE INS CO	86170	75338	10832	2228	1073426
NATIONAL FIDELITY LIFE INS CO	254818	231251	23567	2882	3341221
NATIONAL GUARDIAN LIFE INS CO	216169	200831	15338	1937	1651116
NATIONAL HEAL&WEL MUT LI INS ASN INC	1111186	1062972	48214	7018	1393700
NATIONAL HOME LIFE ASSURANCE CO	244454	209151	35302	77	8135033
NATIONAL INVESTORS LIFE INS CO	234048	211528	22520	13394	1388928
NATIONAL LIBERTY LIFE INS CO	84272	60405	23868	8058	607272
NATIONAL LIBERTY LIFE INS CO OF AM	3196	113	3082	218	561
NATIONAL LIFE & ACCIDENT INS CO	2906963	2444517	462446	87451	16639025
NATIONAL LIFE INS CO	2450000	2295222	154778	1010	10543449
NATIONAL MOTOR CLUB LIFE & ACC INS C	6995	2898	4097	659	2434
NATIONAL OLD LINE INS CO	246347	210236	36111	9744	4874980
NATIONAL RESERVE LIFE INS CO	166656	142530	24126	1773	1361327
NATIONAL STATES INS CO	11160	5659	5502	617	1565
NATIONAL TRAVELERS LIFE CO	136811	125764	11047	-971	1207059
NATIONAL WESTERN LIFE INS CO	270063	241652	28411	28321	4558991
NATIONWIDE LIFE INS CO	2165412	2034583	130829	23251	13602516
NEW AMERICAN LIFE INS CO	11054	7715	3339	418	215556
NEW ENGLAND GENERAL LIFE INS CO	65587	57166	8422	1107	
NEW ENGLAND MUTUAL LIFE INS CO	6823015	6428892	394123	53833	31672479
NEW JERSEY LIFE INS CO	38480	34922	3559	469	687819
NEW YORK LIFE INS CO	19725328	18621024	1104303	82341	122764294
NN INVESTORS LIFE INS CO	82590	66316	16274	4139	1155456
NORTH AMERICAN CO FOR LIFE & H INS	397257	322971	74286	18968	8004236
NORTH AMERICAN LIFE & CASUALTY CO	489445	399919	89526	4858	6801056
NORTH AMERICAN REASSURANCE CO	297679	249019	48660	10416	43298599
NORTH CENTRAL LIFE INS CO	74090	64431	9659	2715	2322221
NORTHBROOK LIFE INS CO	5363	113	5250	222	2202
NORTHERN LIFE INS CO	291183	252018	39164	6357	1578940
NORTHERN NATIONAL LIFE INS CO	36356	31749	4607	702	922889
NORTHWESTERN MUTUAL LIFE INS CO	11350786	10705784	645002	116475	61308461
NORTHWESTERN NTL LIFE INS CO	1657401	1517874	139527	20189	25867406
OCCIDENTAL LIFE INS CO OF CA	2674866	2504010	170856	52296	67965680
OCCIDENTAL LIFE INS CO OF NC	152524	138125	14399	1633	1424765
OHIO LIFE INS CO	43492	29759	13733	1340	762233
OHIO NATIONAL LIFE ASSURANCE CORP	7067	3337	3730	-1023	437841
OHIO NATIONAL LIFE INS CO	752101	703765	48336	6472	5058258
OLD AMERICAN INS CO	99574	78475	21099	1498	368861
OLD EQUITY MUTUAL LIFE INS CO	5673	3480	2192	4300	439645
OLD LINE LIFE INS CO OF AMERICA	247430	202270	45160	7498	13239898
OLD REPUBLIC LIFE INS CO	191007	162980	28027	2799	6619352
OLD UNITED LIFE INS CO	4248	2687	1562	525	116035
OMAHA FINANCIAL LIFE INS CO	17190	6043	11147	399	706863

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
ORANGE STATE LIFE INS CO	23409	20890	2519	1138	428727
OXFORD LIFE INS CO	84293	45673	38619	5061	170897
OZARK NATIONAL LIFE INS CO	94639	84529	10110	1455	1073721
PACIFIC FIDELITY LIFE INS CO	70945	58624	12322	2249	522899
PACIFIC MUTUAL LIFE INS CO	2903753	2768294	135458	-13396	18581590
PAN AMERICAN LIFE INS CO	634240	571253	62987	1711	6287738
PAUL REVERE LIFE INS CO	814948	722664	92284	19353	5476235
PAUL REVERE PROTECTIVE LIFE INS CO	23411	17312	6100	-1234	421293
PAUL REVERE VARIABLE ANNUITY INS CO	165047	160930	4117	-1443	38852
PENINSULAR LIFE INS CO	145478	133456	12023	1528	1544556
PENN MUTUAL LIFE INS CO	3866281	3680648	185633	23302	18061591
PENNSYLVANIA LIFE INS CO	306313	266708	39605	7668	1528681
PENNSYLVANIA NATIONAL LIFE INS CO	26624	23860	2764	93	263719
PENSION LIFE INS CO OF AMERICA	10797	6844	3953	13	246442
PEOPLES ACCIDENT INS CO	1239	1085	153	-59	42347
PHILADELPHIA LIFE INS CO	822086	765845	56241	5505	12915460
PHOENIX LIFE INS CO	18447	13875	4572	75	
PHOENIX MUTUAL LIFE INS CO	3038195	2856192	182002	23542	29059755
PHYSICIANS LIFE INS CO	18153	12315	5837	866	245664
PIERCE NATIONAL LIFE INS CO	114352	105782	8570	2279	426670
PILOT LIFE INS CO	996757	867890	128867	25362	17617049
PIONEER AMERICAN INS CO	397307	363533	33774	11718	557
PIONEER LIFE INS CO OF ILLINOIS	43814	38523	5290	403	484493
PIONEER MUTUAL LIFE INS CO	97965	91158	6807	863	802720
PRAIRIE STATES LIFE INS CO	43704	40264	3440	425	242620
PREFERRED RISK LIFE INS CO	56509	40230	16279	3546	968491
PRESBYTERIAN MINISTERS FUND	232870	213202	19667	4140	1201790
PROFESSIONAL INVESTORS LIFE INS CO	15764	12621	3143	337	129474
PROGRESSIVE NATIONAL LIFE INS CO	19027	15309	3718	137	331712
PROPRIETORS LIFE ASSURANCE CO	4428	1645	2783	-216	128378
PROTECTIVE LIFE INS CO	406986	364714	42272	12509	6662042
PROVIDENT ALLIANCE LIFE INS CO	210256	130725	79531	13588	2858107
PROVIDENT LIFE & ACCIDENT INS CO	1879818	1654367	225451	31258	33139291
PROVIDENT LIFE INS CO	151431	133948	17483	3550	969277
PROVIDENT MUTUAL LIFE I C OF PHILADE	1914725	1801415	113310	15307	11361895
PROVIDENT NATIONAL ASSURANCE CO	155986	129708	26277	894	
PRUDENTIAL LIFE INS CO OF AMERICA	59778464	56979936	2798537	444269	406571823
PUBLIC SERVICE LIFE INS CO	31260	19913	11347	4987	1110353
PURITAN LIFE INS CO	158325	117789	40536	5375	15272265
QUAKER LIFE INS CO	4720	3427	1293	242	148368
RELIABLE LIFE & CASUALTY CO	39355	31096	8259	1095	162405
RELIABLE LIFE INS CO	199023	167281	31741	4078	3159322
RELIANCE STANDARD LIFE INS CO	228307	193910	34396	636	1885488
REPUBLIC VANGUARD LIFE INS CO	29764	13859	15905	1908	1332761
RESERVE LIFE INS CO	283671	179411	104259	2730	1515021
RESERVE NATIONAL INS CO	13280	10119	3161	970	73990

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LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
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COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
ROOSEVELT NATIONAL LIFE INS CO OF AM	19843	17347	2495	704	554243
ROYAL LIFE INS CO OF AMERICA	29183	10008	19175	-1296	308857
RUSHMORE MUTUAL LIFE INS CO	48490	44242	4248	885	369278
SAFECO LIFE INS CO	397781	365449	32332	9351	10732272
SAFECO NATIONAL LIFE INS CO	5210	391	4819	-234	51615
SAINT PAUL LIFE INS CO	68390	57391	10999	-1426	1609856
SCOR RE LIFE INS CO	8710	3329	5381	-1978	614411
SECURITY ASSURANCE CO	13054	7565	5488	1080	578620
SECURITY CONNECTICUT LIFE INS CO	175517	145676	29841	9651	16615253
SECURITY GENERAL LIFE INS CO	10602	8660	1942	612	149719
SECURITY LIFE & ACCIDENT CO	222386	195306	27080	4630	22398398
SECURITY LIFE INS CO OF AMERICA	17883	14753	3130	-211	474826
SECURITY MUTUAL L I C OF LINCOLN NE	150255	138410	11845	1647	2284918
SECURITY NATIONAL LIFE INS CO	17074	14808	2266	120	135421
SECURITY OF AMERICA LIFE INS CO	56545	46976	9570	2490	1513308
SENTRY LIFE INS CO	523323	490095	33228	3417	5158502
SOONER LIFE INS CO	27587	20053	7534	1384	496630
SOUTHERN LIFE INS CO	151550	134607	16943	1676	1484461
SOUTHLAND LIFE INS CO	880592	808005	72587	17613	7127584
SOUTHWESTERN GENERAL LIFE INS CO	91132	72221	18911	2691	603374
SOUTHWESTERN LIFE INS CO	1862907	1724941	137966	29972	9689369
SOVEREIGN LIFE INS CO OF CALIFORNIA	21952	16499	5453	-270	2766961
SPRINGFIELD LIFE INS CO INC	93293	81374	11919	580	413602
STANDARD LIFE & ACCIDENT INS CO	136866	117348	19519	1431	764386
STANDARD LIFE INS CO OF INDIANA	120109	108391	11719	707	653520
STANDARD OF AMERICA LIFE INS CO	59779	51290	8489	2073	2727307
STATE BOND & MORTGAGE LIFE INS CO	51228	47812	3416	382	113660
STATE FARM LIFE INS CO	3329539	2844849	484690	76202	50955938
STATE MUTUAL LIFE ASSURANCE CO OF AM	2370850	2267638	103212	5316	14472745
STERLING NATIONAL LIFE INS CO	4802	2758	2044	108	53945
STUYVESANT LIFE INS CO	107528	86968	20560	6138	1523618
SUMMIT NATIONAL LIFE INS CO	55466	46039	9427	376	731746
SUN LIFE ASR CO OF CAN US BR	1549394	1464528	84866	-15484	10394920
SUN LIFE ASR CO OF CANADA (US)	85260	76799	8461	-4297	
SUN LIFE INS CO OF AMERICA	444709	404948	39762	5665	2935659
SURETY LIFE INS CO	74679	69243	5435	-112	1315830
SURVIVORS BENEFIT INS CO	6191	136	6056	29	17875
TARA LIFE INS CO OF AMERICA	9399	7348	2051	-76	21198
TEACHERS INS & ANNUITY ASN OF AM	9748371	9343707	404664	68756	7587077
TEXAS LIFE INS CO	87275	76535	10740	826	1010200
TIME INS CO	196092	151386	44706	3882	3413998
TRANS WORLD ASSURANCE CO	38169	32994	5175	1181	431264
TRANSAMERICA ASSURANCE CO	16162	6848	9314	2191	11009796
TRANSAMERICA LIFE INS & ANNUITY CO	1054288	1033136	21153	-1647	3751481
TRANSPORT LIFE INS CO	130166	117956	12210	2809	3066848
TRAVELERS INS CO	13351227	12747558	603669	168555	104402349

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
TRAVELERS INS CO OF ILLINOIS	26676	17679	8997	899	2326825
UNION BANKERS INS CO	117107	98978	18129	1175	784415
UNION CASUALTY CO	7037	4124	2912	87	6533
UNION CENTRAL LIFE INS CO	1228539	1145116	83423	12718	8525462
UNION FIDELITY LIFE INS CO	82276	71879	10396	642	861963
UNION LABOR LIFE INS CO	812727	782990	29737	2557	4494335
UNION LIFE INS CO	98222	72749	25473	3556	965567
UNION MUTUAL LIFE INS CO	1905863	1790909	114955	29623	5079399
UNION SECURITY LIFE INS CO	46372	30084	16288	4670	2336376
UNIONMUTUAL STOCK LIFE INS CO OF AM	284503	263156	21348	7639	7793452
UNITED AMERICAN INS CO	134064	92102	41962	9520	360629
UNITED BENEFIT LIFE INS CO	1751886	1607089	144798	19075	25769547
UNITED COMPANIES LIFE INS CO	113940	103503	10437	395	767568
UNITED EQUITABLE LIFE INS CO	19513	12976	6537	2164	34591
UNITED FIDELITY LIFE INS CO	181433	160142	21291	3179	1761194
UNITED INS CO OF AMERICA	1060885	814980	265905	46918	6765831
UNITED INVESTORS LIFE INS CO	87666	52810	34855	7280	5486722
UNITED LIFE & ACCIDENT INS CO	233054	215784	17270	1430	3373683
UNITED LIFE INS CO	14405	12107	2298	520	384336
UNITED PACIFIC LIFE INS CO	58125	45605	12520	-41	2180079
UNITED PRESIDENTIAL LIFE INS CO	52269	48342	3927	-1542	1548115
UNITED SERVICES GENERAL LIFE INS CO	6543	3698	2845	323	506989
UNITED SERVICES LIFE INS CO	377081	319501	57579	6215	2787008
UNITED STANDARD ASSURANCE CO	19279	16378	2900	-30	217936
UNITED STATES LIFE INS CO IN NY	514573	461012	53561	9554	7415935
UNIVERSAL LIFE INS CO	61173	51690	9482	505	518383
UNIVERSAL UNDERWRITERS LIFE INS CO	16921	6341	10580	1804	460591
UNIVERSITY LIFE INS CO OF AMERICA	41639	32391	9248	1557	1716635
URBAINE LIFE REINSURANCE CO	7997	2206	5791	-305	303977
USAA ANNUITY & LIFE INS CO	17777	13844	3933	-65	
USAA LIFE INS CO	197116	169293	27823	3495	6089670
USLIFE CREDIT LIFE INS CO	58672	42800	15871	3455	3000384
UTICA NATIONAL LIFE INS CO	6869	439	6430	78	11270
VALLEY FORGE LIFE INS CO	61813	49274	12539	3363	1363210
VARIABLE ANNUITY LIFE INS CO	1667570	1621420	46150	652	6447
VETERANS LIFE INS CO	7664	2426	5238	-3712	1860989
VISTA LIFE INS CO	7851	843	7008	388	41175
VOLUNTEER STATE LIFE INS CO	247342	220857	26485	6542	2811217
VULCAN LIFE INS CO	36874	30490	6384	248	1442372
WABASH LIFE INS CO	87616	75898	11718	2770	572698
WASHINGTON NATIONAL INS CO	1045237	926463	118774	19854	12802873
WEST STATES INS CO	4079	2317	1762	49	45773
WESTERN LIFE INS CO	370125	333709	36416	6201	5456595
WESTERN LIFE INS CO OF AMERICA	7367	5212	2155	251	22188
WESTERN NATIONAL LIFE INS CO	279888	268509	11379	238	1467329
WESTERN RESERVE LIFE ASR CO OF OHIO	89467	82614	6853	436	2312506

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	TOTAL ASSETS	TOTAL LIABILITY	SURPLUS+ CAPITAL PAID UP	NET GAIN AFTER DIVD&TAX	COUNTRYWIDE AMT OF INS INFORCE
COMPANIES OF OTHER STATES - CONTINUED					
WESTERN STATES LIFE INS CO	118084	106712	11373	1924	2323577
WESTERN SURETY LIFE INS CO	3305	105	3199	100	5276
WESTERN-SOUTHERN LIFE INS CO	3062024	2779859	282166	40829	14415905
WESTFIELD LIFE INS CO	35333	23902	11431	1227	775138
WESTLAND LIFE INS CO	16686	12232	4454	-72	440919
WISCONSIN LIFE INS CO	122357	102938	19419	-759	2527823
WISCONSIN NATIONAL LIFE INS CO	119756	97596	22160	4996	1288485
WOODMEN ACCIDENT & LIFE CO	227775	207901	19873	514	1539910
WORLD BOOK LIFE INS CO	60983	55285	5698	638	1078166
WORLD INS CO	97892	89422	8470	1034	834153
WORLD SERVICE LIFE INS CO	283077	275548	7529	5558	4278591
ZALE LIFE INS CO	16678	8392	8286	284	345970
ZURICH AMERICAN LIFE INS CO	22210	16543	5667	-715	771519
ZURICH LIFE INS CO	9483	5714	3769	-262	118494
OTHER STATE LIFE CO SUBTOTAL	453768467	424156048	29612421	4433833	3753171021
LIFE CO SUBTOTAL	454952439	425193277	29759167	4438845	3768296665

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF KANSAS							
ALLIANCE LIFE INS CO	4418	1923	124460	315713	25	1148	807
AMERICAN HOME LIFE INS CO	1544	643	59042	185456	69	63	46
AMERICAN INVESTORS LIFE INS CO	4094	1472	33098	282337	27	1568	713
CENTENNIAL LIFE INS CO	1315	1314	30952	124129	74	1741	808
CENTRAL PLAINS LIFE INS CO	252	53	13751	23597	203	4	12
CIMARRON LIFE INS CO	403	64	18	21	169	151	38
FARM & RANCH LIFE INS CO	2586	1002	8698	208689	47	229	69
FIRST KANSAS LIFE INS CO	830	342	10509	54344	121	17	9
GREAT AMERICAN LIFE INS CO	591	567	8596	52839	140		
HOME STATE LIFE INS CO	372	433	632	14380	178	35	38
INSURAMERICA CORPORATION							
KANSAS FARM LIFE INS CO INC							
LIFE INS CO OF KANSAS	1534	390	105465	146075	70	1121	86
MANHATTAN MUTUAL LIFE INS CO	1044	538	2783	53532	94		
PIONEER NATIONAL LIFE INS CO	127	194	90	11841	266		
PYRAMID LIFE INS CO	533	358	5901	29308	148	1334	903
SECURITY BENEFIT LIFE INS CO	12301	12179	55452	1927316	6	2600	2412
STANDARD MUTUAL LIFE INS CO	425	175	8440	32136	164		
VICTORY LIFE INS CO	3041	1900	31931	196065	39		
WESTERN FIDELITY LIFE INS CO							
KANSAS LIFE CO SUBTOTAL	35410	23547	499818	3657778	1840	10011	5941

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES							
ACACIA MUTUAL LIFE INS CO	258	205	457	18430	199	2	
ACADEMY LIFE INS CO	201	28	4193	16835	230	58	29
ADMIRAL LIFE INS CO OF AMERICA	1		66	54	476	2	
AETNA LIFE INS & ANNUITY CO	1590	786			67		
AETNA LIFE INS CO	8723	9832	98579	904929	11	28058	27809
AIG LIFE INS CO				2818	489		
ALEXANDER HAMILTON LIFE INS CO OF AM	759	346	23430	66623	126	270	336
ALL AMERICAN LIFE INS CO	1629	489	25	137	64	54	31
ALLIED LIFE INS CO	178	38	2901	17604	241	15	12
ALLSTATE LIFE INS CO	1853	600	41467	188221	59	8	2
AM LIFE INS CO	12	16	5	4140	400		
AMALGAMATED LABOR LIFE INS CO	6			145	421	52	26
AMERICAN - AMICABLE LIFE INS CO	665	290	17423	64357	136	3	14
AMERICAN BANKERS LIFE ASR CO OF FL	829	251	20638	37424	122	348	79
AMERICAN DEFENDER LIFE INS CO	47	10	10	321	342		2
AMERICAN FAMILY LIFE ASR CO OF COLUM	44	17	1678	7150	344	2439	1503
AMERICAN FAMILY LIFE INS CO	3117	588	89075	300206	38	31	31
AMERICAN FIDELITY ASSURANCE CO	693	241	9249	50154	133	1766	1000
AMERICAN FIDELITY LIFE INS CO	164	34	1632	11545	251		
AMERICAN FOUNDATION LIFE INS CO	16	2	192	2649	390		
AMERICAN FOUNDERS LIFE INS CO	130	78	760	6378	263	2	
AMERICAN GENERAL LIFE INS CO OF DE	2884	1709	17675	143462	41	93	59
AMERICAN GENERAL LIFE INS CO OF NY	2	2	653	2493	460	1	
AMERICAN GUARANTY LIFE INS CO	29	4	33	1342	366	2	1
AMERICAN HEALTH & LIFE INS CO	1665	1606	22022	114674	61	257	243
AMERICAN HERITAGE LIFE INS CO	205	88	1282	48144	226	127	84
AMERICAN INCOME LIFE INS CO	423	94	8732	17556	165	274	152
AMERICAN INTL LIFE ASR CO OF NY	34	3	30	3771	358		10
AMERICAN LIFE & CASUALTY INS CO	894	10	1058	1978	114	8	2
AMERICAN LIFE INS CO OF NEW YORK	75	1	5222	9385	307		
AMERICAN MUTUAL LIFE INS CO	815	329	9961	50731	123	23	7
AMERICAN NATIONAL INS CO	3534	1791	31143	194690	32	628	634
AMERICAN NATIONAL LIFE INS CO OF TX	27		4980	8383	372		
AMERICAN REPUBLIC INS CO	445	228	21492	66852	160	1694	969
AMERICAN SECURITY LIFE INS CO	18	4		2026	383	5	1

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATEL80 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
AMERICAN STANDARD LIFE & ACC INS CO	205	107	11256	30943	227	125	123
AMERICAN STATES LIFE INS CO	714	197	23373	89964	131	165	188
AMERICAN TRUSTEE LIFE CORP	10		248	535	408		
AMERICAN UNION LIFE INS CO	6	2	2	466	422	66	57
AMERICAN UNITED LIFE INS CO	3140	970	48221	192053	35	282	112
AMERICAN VARIABLE ANNUITY L ASR CO	5		50	844	433	4	1
AMERICAN WOODMENS LIFE INS CO							
AMOCO LIFE INS CO	49	4	6900	6900	340		
ANCHOR NATIONAL LIFE INS CO	308	1574	23	49	185		
ARMOUR LIFE INSURANCE CO	160		10588	7182	256	142	3
ASSOCIATED DOCTORS H & L INS CO	1	3		7	466	35	19
ASSOCIATES LIFE INS CO	1			160	467	3	
ASSOCIATION LIFE INS CO INC	506	231	40	82	151	2448	1752
ATLANTA LIFE INS CO	89	74	312	6189	296	37	12
ATLAS LIFE INS CO	82	52	3698	6191	300	47	24
BANKERS LIFE & CASUALTY CO	2029	745	19895	80173	54	7662	4255
BANKERS LIFE CO	9162	5695	134250	572669	10	9760	8179
BANKERS LIFE INS CO OF NEBRASKA	2822	2330	15023	254106	43	1517	940
BANKERS NATIONAL LIFE INS CO	397	180	8718	25975	171		
BANKERS SECURITY LIFE INS SOCIETY	121	67	1665	16097	271	2	2
BANKERS UNITED LIFE ASSURANCE CO	64	2	3541	7586	320	24	1
BENEFICIAL LIFE INS CO	26	21		4	373		
BENEFICIAL STANDARD LIFE INS CO	36	6	643	2546	356	103	40
BENEFIT TRUST LIFE INS CO	123	87	1	10	269	705	471
BERKSHIRE LIFE INS CO	443	172	3531	19848	161	57	6
BOSTON MUTUAL LIFE INS CO	39	2	369	3151	350	18	18
BRADFORD NATIONAL LIFE INS CO							
BUSINESS MENS ASSURANCE CO OF AM	5135	2906	218057	740481	22	8021	3500
CALIFORNIA WESTERN STATES LIFE INS C	30	27		6015	363	3	4
CAPITAL RESERVE LIFE INS CO	2			124	456		
CAPITOL AMERICAN LIFE INS CO						387	10
CAPITOL BANKERS LIFE INS CO	19	2	1290	1290	381		
CAPITOL LIFE INS CO	1657	1639	21009	43951	62	58	86
CATTLEMENS LIFE INS CO	38	26		1833	352		
CELTIC LIFE INSURANCE COMPANY			-23	8	501	3	2

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME?	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATELRO INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
CENTRAL LIFE ASSURANCE CO	927	396	11986	61770	109	8	10
CENTRAL NATIONAL LIFE INS CO	27	11	5	1119	370	13	10
CENTRAL NATIONAL LIFE INS CO OF OMAHA	564	326	25414	69233	142	726	733
CENTRAL STATES H & LIFE CO OF OMAHA	263	167	2730	15840	195	704	230
CENTRAL UNITED LIFE INS CO	1261	366	551	59669	79	17	4
CENTURION LIFE INS CO	155	23	7	7	257	176	17
CHARTER BANKERS LIFE INS CO	29	6	1	1	368		
CHARTER NATIONAL LIFE INS CO	218	33	5824	17739	218	43	92
CHARTER SECURITY LIFE INS CO	838	71		10247	120		
CHASE NATIONAL LIFE INS CO	98	37	740	7552	288		
CHRYSLER LIFE INS CO	135	25	6126	10074	268	57	46
COLLEGE LIFE INS CO OF AMERICA	251	51		11	204	1	
COLOGNE LIFE REINSURANCE CO							
COLONIAL LIFE & ACCIDENT INS CO	185	20	5139	9748	236	1078	389
COLONIAL LIFE INS CO OF AMERICA	27	11	1212	2145	371		23
COLONIAL PENN LIFE INS CO	567	175	1472	8837	141	223	203
COLUMBIA NATIONAL LIFE INSURANCE CO	2	1	30	1194	463		
COLUMBUS MUTUAL LIFE INS CO	247	151	6509	20454	205	6	
COMBINED INS CO OF AMERICA	1071	284	15084	61344	90	3468	1424
COMMERCIAL STATE LIFE INS CO	17	23	6	625	385	7	7
COMMERCIAL UNION LIFE INS CO OF AM	115	16	8	14	275	2	7
COMMONWEALTH LIFE & ACCIDENT INS CO	56	16	567	1393	329	10	10
CONFEDERATION LIFE INS CO US BR	73	11	1847	11333	312	117	15
CONNECTICUT GENERAL LIFE INS CO	3830	2488	45326	461405	29	11153	9595
CONNECTICUT MUTUAL LIFE INS CO	5277	2641	61620	291342	21	227	7
CONSOLIDATED AMERICAN LIFE INS CO	8		314	3389	413		
CONSTITUTION LIFE INS CO	37	26	486	2222	354	28	18
CONSUMERS NATIONAL LIFE INS CO							
CONTINENTAL AMERICAN LIFE INS CO	97	37	190	3673	289	30	16
CONTINENTAL ASSURANCE CO	3798	2008	55183	271437	30	3625	5911
CONTINENTAL GENERAL INS CO	378	184	20223	23324	177	1034	485
CONTINENTAL WESTERN LIFE INS CO	176	152	5	12	243	213	41
COUNTRY LIFE INS CO	48	11		3455	341	3	1
CREDIT LIFE INS CO	37	7	5986	16816	355	1	22
CROWN LIFE INS CO US BR	528	376	13708	69681	149	417	461

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
CUDIS INS SOCIETY INC				41	504	570	229
CUMBERLAND LIFE INS CO	-52	26		2	507	-15	56
CUNA MUTUAL INS SOCIETY	2583	1979	15929	480187	48	70	222
DELAWARE AMERICAN LIFE INS CO				283	486		
E F HUTTON LIFE INS CO	100	15	1795	5969	286		
EMPIRE STATE MUTUAL LIFE INS CO	1	2		28	470		
EMPLOYEES MUTUAL BNFT ASN OF ST PAUL	51	51	38	1131	337		
EMPLOYERS LIFE INS CO OF WAUSAU	127	173	2546	9812	265	58	22
EMPLOYERS MODERN LIFE CO	386	90	11275	28579	174	49	21
EQUITABLE AMERICAN LIFE INS CO	87	29	300	4905	297		
EQUITABLE LIFE ASR SOC OF THE US	30762	28922	137842	2034641	2	12431	10957
EQUITABLE LIFE INS CO OF IOWA	1286	970	1922	56479	76	11	
EQUITABLE VARIABLE LIFE INS CO	631	31	6	9	138		
EXECUTIVE FUND LIFE INS CO	34	23	137	2312	359	1279	203
EXECUTIVE LIFE INS CO	1419	29	11580	16054	72		
FAMILY LIFE INS CO	702	86	28335	101895	132	127	62
FARMERS & TRADERS LIFE INS CO	65	52	15	3870	318	60	64
FARMERS NEW WORLD LIFE INS CO	2712	861	81157	341138	44	628	429
FARMLAND LIFE INS CO	2113	449	17676	229933	52	539	362
FEDERAL HOME LIFE INS CO	226	111	2351	23131	217	1849	957
FEDERAL KEMPER LIFE ASSURANCE CO	848	328			119		
FEDERAL LIFE INS CO MUTUAL	11	13		644	403	2	2
FEDERATED LIFE INS CO	1057	476	21557	89286	91	49	4
FIDELITY & GUARANTY LIFE INS CO	921	543	33170	95741	111	131	139
FIDELITY BANKERS LIFE INS CO	335	49	15197	39763	181		
FIDELITY LIFE ASN	231	201	3	12709	215		1
FIDELITY MUTUAL LIFE INS CO	379	415	2340	13738	176	2	
FIDELITY SECURITY LIFE INS CO	79	41	4443	17186	303	186	95
FIDELITY UNION LIFE INS CO	1048	325	14727	106557	93		
FINANCIAL ASSURANCE INC	172	1	5784	21514	247		
FIREMANS FUND AMN LIFE INS CO	209	179	7344	25881	221	654	451
FIRST COLONY LIFE INS CO	550	144	8476	38812	145		
FIRST FEDERATED LIFE INS CO	3	1	49	3039	450		
FIRST LIFE ASSURANCE CO	998	227	123	105	102	758	173
FIRST PYRAMID LIFE INS CO OF AMERICA	240	104	4233	15085	208	125	148

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE80 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
FIRST UNITED LIFE INS CO	9	1	500	708	409		
FIRST VARIABLE LIFE INS CO	1902	78			57		
FORD LIFE INS CO	963	243		79790	105	855	313
FOREMOST LIFE INS CO	6	41	1	5	425	1	4
FORT DEARBORN LIFE INS CO				2	496		
FRANKLIN LIFE INS CO	3750	1619	41589	212172	31	107	22
FRANKONA AMERICA LIFE REASSURANCE CO							
GARDEN STATE LIFE INS CO							
GENERAL AMERICAN LIFE INS CO	3138	2486	63544	488893	36	2078	1811
GENERAL FIDELITY LIFE INS CO							
GENERAL LIFE INS CORP OF WISCONSIN	26	11	150	230	374		
GENERAL REASSURANCE CORP							
GENERAL SERVICES LIFE INS CO	59	80	78	3996	326		
GENERAL UNITED LIFE INS CO	387	160	7373	12189	173		
GEORGETOWN LIFE INS CO	4		274	584	437		
GEORGIA INTERNATIONAL LIFE INS CO	7	15	10	471	417		
GERBER LIFE INS CO	10			1200	407	1	
GIBRALTAR LIFE INS CO OF AMERICA	301	386	1211	100429	187	-42	90
GLOBE LIFE AND ACCIDENT INS CO	5	1	214915	214915	435	7	2
GLOBE LIFE INS CO	871	484	31456	46494	116	689	69
GOLDEN RULE INS CO	6		355	858	423	28	54
GOLDEN STATE MUTUAL LIFE INS CO							
GOVERNMENT EMPLOYEES LIFE INS CO	61	13	85	5047	325	2	2
GOVERNMENT PERSONNEL MUTUAL L INS CO	33	69	161	2076	360		
GREAT AMERICAN RESERVE INS CO	204	112	240	15807	228	43	30
GREAT COMMONWEALTH LIFE INS CO	143	95	4246	12723	259	1185	619
GREAT SOUTHERN LIFE INS CO	76	119	471	6219	306	4	7
GREAT WEST LIFE ASSURANCE CO US BR	688	809	17990	90191	134	463	49
GUARANTEE MUTUAL LIFE CO	2149	678	35589	137666	51	138	70
GUARANTEE RESERVE LIFE INS CO	74	13	109	1443	310	27	13
GUARANTEE SECURITY LIFE INS CO							
GUARANTEE TRUST LIFE INS CO	84	14	5105	10611	298	103	64
GUARANTY INCOME LIFE INS CO	65		359	9756	319		
GUARDIAN LIFE INS CO OF AMERICA	1105	626	18884	75334	87	1038	1195
GUARDSMAN LIFE INS CO	952	130	36865	83778	106		

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
GULF ATLANTIC LIFE INS CO	57	79	55	6733	327	-7	55
GULF LIFE INS CO	18	3		1097	384		
HARTFORD LIFE & ACCIDENT INS CO	332	214	24630	59408	182	584	502
HARTFORD LIFE INS CO	1080	708	14815	90921	89	894	609
HARTFORD VARIABLE ANNUITY LIFE INS C		379		23	505		
HARVEST LIFE INS CO	63	6	2914	4687	324		
HAWKEYE NATIONAL LIFE INS CO	63	1	163	2382	322		
HERITAGE LIFE INS CO	105	29	4373	8332	280	119	11
HOLIDAY LIFE INS CO	2	2		37	455	53	14
HOME LIFE INS CO	1762	336	41807	109680	60	115	77
HOMESTEADERS LIFE CO	239	101	412	4094	209		
HORACE MANN LIFE INS CO	721	256	6616	31777	129	22	11
HOWARD LIFE INS CO	163	31	829	2574	252		
IDS LIFE INS CO	7697	1894	16480	110535	12	91	31
INA LIFE INS CO	535	89	6	33	147	22	12
INDEPENDENCE LIFE & ACCIDENT INS CO	5	2	5	405	430	13	8
INDEPENDENT LIBERTY LIFE INS CO	2	3		3038	458	2	
INDIANAPOLIS LIFE INS CO	1093	203	15417	75672	88	21	15
INDIVIDUAL ASSURANCE CO LIFE H & ACC	1		131	131	480		
INTEGON LIFE INS CORP	186	79	9647	28072	235	48	14
INTER OCEAN INS CO	95	4	4604	6689	290	1123	573
INTERNATIONAL SERVICE LIFE INS CO	5		7	344	431		
INTERSTATE ASSURANCE CO A MUTUAL CO	206	95	2814	14652	224	324	156
INVESTORS GUARANTY LIFE INS CO	141	11	826	18876	260	1	
INVESTORS LIFE INS CO NORTH AMERICA	459	12			159		
INVESTORS LIFE INS CO OF NEBRASKA	216	16	2113	12629	219		
IOWA STATE TRAVELERS MUTUAL ASR CO	3		440	746	454	40	16
ITT LIFE INS CORP	237	127	1501	11777	213	77	176
JACKSON NATIONAL LIFE INS CO	943	135	42400	107462	107		
JC PENNEY LIFE INS CO	180	57	3312	11999	240	273	126
JEFFERSON NATIONAL LIFE INS CO	195	85	6290	12403	232	111	108
JEFFERSON STANDARD LIFE INS CO	537	301	1905	30361	146		
JOHN ALDEN LIFE INS CO	254	175	293	17340	201	468	351
JOHN HANCOCK MUTUAL LIFE INS CO	6076	3799	56	460	17	1262	1146
JOHN HANCOCK VARIABLE LIFE INS CO							

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
KANSAS CITY LIFE INS CO	6539	4699	66256	356890	15	57	35
KEMPER INVESTORS LIFE INS CO	1				468		
KENNESAW LIFE & ACCIDENT INS CO	17	7	903	2816	386	1	4
KENTUCKY CENTRAL LIFE INS CO	90	53	12031	19469	295		3
KEYSTONE PROVIDENT LIFE INS CO	67	2	1154	7615	316		
KNICKERBOCKER LIFE INS CO OF OHIO	1				477		
LAFAYETTE LIFE INS CO	242	27	14402	27299	207	1	
LAYMEN LIFE INS CO	206	32	1676	3468	225	5	4
LIBERTY LIFE ASSURANCE CO OF BOSTON	100		1212	9637	285	391	508
LIBERTY LIFE INS CO	163	10	50	241	253		
LIBERTY NATIONAL LIFE INS CO	72	76	2	2636	313	7	1
LIFE ASSURANCE CO OF PENNSYLVANIA	2			245	459		
LIFE INS CO OF ILLINOIS				39	498		
LIFE INS CO OF NORTH AMERICA	419	1457	2	9	166	831	1299
LIFE INS CO OF THE SOUTHWEST	557	149	1073	83361	143	1561	1300
LIFE INVESTORS INS CO OF AMERICA	481	191	18985	45220	155	973	663
LIFE OF MID AMERICA INS CO	15	5	3	1188	391	3	
LINCOLN AMERICAN LIFE INS CO	77	33		6	304		
LINCOLN BENEFIT LIFE CO	342	359	5111	20089	180	253	143
LINCOLN LIBERTY LIFE INS CO	800	858	30226	54552	125		3
LINCOLN LIFE & CASUALTY CO	52	3	579	2134	335	16	4
LINCOLN MUTUAL LIFE & CAS INS CO	3	1		57	451	1	
LINCOLN MUTUAL LIFE INS CO	99	44	987	7563	287	4	1
LINCOLN NATIONAL LIFE INS CO	1359	1096	41899	126450	73	2433	2262
LONE STAR LIFE INS CO	132	82	4326	5498	262	1228	368
LOYAL AMERICAN LIFE INS CO	193	16	3811	10039	233	146	77
LOYALTY LIFE INS CO	91	60	1668	17524	294		
LUTHERAN MUTUAL LIFE INS CO	1204	348	6139	65780	84	28	13
MACCABEES MUTUAL LIFE INS CO	105	26	1862	9914	281	27	1
MANHATTAN LIFE INS CO	1313	1178	14378	115144	75	30	50
MANUFACTURERS LIFE INS CO US BR	1875	1019	2378	50940	58	2	1
MARK TWAIN LIFE INS CORP							
MASSACHUSETTS GENERAL LIFE INS CO	42		2295	2435	347	2	5
MASSACHUSETTS IND & LIFE INS CO	418	68	49573	48485	167	432	156
MASSACHUSETTS MUTUAL LIFE INS CO	9232	4058	85898	545829	9	2213	1998

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATELBO INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
MAYFLOWER NATIONAL LIFE INS CO	5	16		514	434	6	32
MBL LIFE ASSURANCE CORP	4			700	441		
MEDICO LIFE INS CO	11		4	439	405	189	63
MERCANTILE & GEN REI CO LTD US BR							
MERIT LIFE INS CO	238	90	12514	20818	211		
METROPOLITAN INS & ANNUITY CO	92				292		
METROPOLITAN LIFE INS CO	25822	24854	335860	2121596	4	7558	8196
MFA LIFE INS CO	1218	730	3501	108048	83	814	574
MGIC LIFE INS CORP	171	119	11	18	248	139	91
MIC LIFE INS CORP	13		583	518	397	4	
MID CONTINENT LIFE INS CO	211	114	2313	13184	220	2	3
MID STATES LIFE INS CO OF AMERICA			101	2005	488		
MIDLAND NATIONAL LIFE INS CO	174	62	696	14781	244	1	
MIDWEST LIFE INSURANCE COMPANY							
MIDWESTERN UNITED LIFE INS CO	22	8		1046	378		
MINISTERS LIFE-A MUTUAL LIFE INS CO	163	9	1066	9522	254	88	96
MINNESOTA MUTUAL LIFE INS CO	2633	1622	132827	306601	45	442	229
MINNESOTA PROTECTIVE LIFE INS CO	4		512	557	438	3	5
MISSOURI NATIONAL LIFE INS CO	64	33	50	1780	321	29	33
MML PENSION INSURANCE COMPANY							
MODERN AMERICAN LIFE INS CO	1057	164	10430	50836	92	27	5
MODERN PIONEERS LIFE INS CO	1			182	473		
MODERN SECURITY LIFE INS CO	116	71		5901	274		
MONARCH LIFE INS CO	1173	720	14020	76175	86	1334	624
MONTGOMERY WARD LIFE INS CO	1029	453	16268	90873	98	909	441
MONUMENTAL LIFE INS CO	720	313	21350	63539	130	66	4
MUNICH AMERICAN REASSURANCE CO							
MUTUAL BENEFIT LIFE INS CO	4405	1964	63631	435125	26	2256	1064
MUTUAL LIFE INS CO OF NEW YORK	5518	2619	86906	326567	19	828	575
MUTUAL OF OMAHA INS CO						9514	6555
MUTUAL SECURITY LIFE INS CO	471	257	2697	29946	158	205	122
MUTUAL SERVICE LIFE INS CO	1559	704	2	7401	68		
NATIONAL BEN FRANKLIN LIFE INS CORP	79	41	733	3268	302	319	171
NATIONAL BENEFIT LIFE INS CO	172	33	15023	43487	246	66	30
NATIONAL FARMERS UNION LIFE INS CO	880	306	16716	49764	115	450	343

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE80 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
NATIONAL FIDELITY LIFE INS CO	2986	1473	71542	221636	40	1055	848
NATIONAL GUARDIAN LIFE INS CO	498	194	2449	29680	152	16	1
NATIONAL HEAL&WEL MUT LI INS ASN INC	262	36	661	2530	197	4	11
NATIONAL HOME LIFE ASSURANCE CO	1035	281	77947	108424	97	1494	920
NATIONAL INVESTORS LIFE INS CO	82	141	212	4385	301		
NATIONAL LIBERTY LIFE INS CO							
NATIONAL LIBERTY LIFE INS CO OF AM							
NATIONAL LIFE & ACCIDENT INS CO	6264	3371	54614	370878	16	1288	659
NATIONAL LIFE INS CO	991	446	8872	51158	103	36	6
NATIONAL MOTOR CLUB LIFE & ACC INS C							
NATIONAL OLD LINE INS CO	1964	759	56378	336504	56	563	270
NATIONAL RESERVE LIFE INS CO	1274	1744	6666	76127	77	11	1
NATIONAL STATES INS CO			5	3	485	27	7
NATIONAL TRAVELERS LIFE CO	556	157	3383	32734	144	164	104
NATIONAL WESTERN LIFE INS CO	1268	651	2876	71171	78	10	2
NATIONWIDE LIFE INS CO	107	118	449	4703	279	561	401
NEW AMERICAN LIFE INS CO	75	26	1	5	308		
NEW ENGLAND GENERAL LIFE INS CO							
NEW ENGLAND MUTUAL LIFE INS CO	7263	2883	106016	381991	13	568	472
NEW JERSEY LIFE INS CO	125	10			267		
NEW YORK LIFE INS CO	26168	12437	282593	1575842	3	2927	2162
NN INVESTORS LIFE INS CO	30	10	12	4847	364	26	18
NORTH AMERICAN CO FOR LIFE & H INS	1244	232	61378	141607	81	275	150
NORTH AMERICAN LIFE & CASUALTY CO	496	42	13822	22484	153	86	15
NORTH AMERICAN REASSURANCE CO							
NORTH CENTRAL LIFE INS CO	1020	118	68316	49968	99	815	31
NORTHBROOK LIFE INS CO							
NORTHERN LIFE INS CO	296	54	1827	7804	189		
NORTHERN NATIONAL LIFE INS CO	144	5	14371	22668	258		
NORTHWESTERN MUTUAL LIFE INS CO	17162	6513	171938	1070268	5	592	128
NORTHWESTERN MUT LIFE INS CO	4951	3116	45862	331362	23	1245	998
OCCIDENTAL LIFE INS CO OF CA	3121	1469	45	293	37	2745	2642
OCC MUTUAL LIFE INS CO OF NC	40	32	1142	3363	349		
OHIO LIFE INS CO	43	8	1191	3137	345		
OHIO NATIONAL LIFE ASSURANCE CORP	6		3446	3446	427		

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of Accident and Health Insurance in this state. As of December 31, 1980, there were 554 insurance organizations licensed to transact the business of Accident and Health Insurance in Kansas. This figure represented 3 Kansas and 16 foreign fraternal societies, 6 Kansas and 138 Fire and Casualty Companies, 1 reciprocal inter-insurance exchange, 18 Kansas and 369 foreign life insurance companies, 2 hospital service corporations, 3 medical indemnity corporations and 2 health maintenance organizations. Pursuant to Kansas laws and regulations of this Department, these organizations submitted to this division for our review a total of 9,207 forms and rates in 1980. The figures below show a breakdown of the workload of this division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1980. The number of forms reviewed in 1980 represents an 11.4% increase over the number reviewed in 1979.

Total Number of Policy Forms, Applications, Inserts and Riders Received	7,432
Forms Disapproved	5,564
Forms Withdrawn	280
Forms Approved	4,984
Forms Reviewed	10,959

Review of Rate Filings

This division also exercises some authority over rates for individual accident and health policies and for policies issued by non-profit service corporations. In addition, rates for group accident and health policies are often submitted for our information. An accounting of this Division's rate review activity during 1980 produces the following results:

Rate Filings Received	1,775
Rates Not Filed	1,549
Rates Withdrawn	103
Rates Filed	917
Rates Reviewed	2,622

An important factor in the review of rates by this Division is the monetary savings accruing to the citizens of Kansas as a result of negotiated reductions in the amount of rate increase requested. The dollar amount of savings created by these actions is difficult

to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurred in three ways: in some cases, lower rates than actually requested were allowed, in other instances, companies voluntarily withdrew the rate filings in response to this Division's review; in still other instances, no response was received from companies and the files were closed out.

Market Conduct

To provide a method by which this Department can more closely monitor the activities of insurance companies transacting accident and health business in Kansas, the Accident and Health Division is involved in a Market Conduct Surveillance System. This system has involved the establishment and maintenance of records of the activities of companies, agents, and products solicited which appear to be presenting problems in regard to policyholder understanding, misrepresentation, claim payments, etc. This report will discuss various projects that the Accident and Health Division has been involved in with respect to Market Conduct activities.

Company Admissions

During 1980, 88 insuring organizations engaged in the process of seeking authority to write accident and health insurance in the state of Kansas. At the close of the year, 22 of these files were in pending status. As in the previous year, increased effort was applied to processing applications for amended certificates of authority to include accident and health insurance. As a result of these efforts, 37 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1980.

Review of Policy Experience Exhibits

As in previous years, a major project which this Division has pursued was the examination of accident and health policy experience exhibits to determine if the loss ratios for the individual policy forms reflect an unreasonable premium being charged in relation to the benefits provided. The submission of policy experience exhibits is required by K.A.R. 40-4-17, and each company licensed to transact accident and health business in this state must submit such forms annually to this Department.

After a preliminary review of all exhibits, companies having policy forms with unreasonable loss ratios were asked to advise the Department as to why they feel such loss ratios are justified.

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATEL80 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
OHIO NATIONAL LIFE INS CO	482	317	3570	34396	154	47	6
OLD AMERICAN INS CO	1966	693	4391	35900	55	410	174
OLD EQUITY MUTUAL LIFE INS CO	8			434	414	33	17
OLD LINE LIFE INS CO OF AMERICA	650	135	26495	110128	137		
OLD REPUBLIC LIFE INS CO	899	367	88222	84674	113	718	499
OLD UNITED LIFE INS CO	204	43	8424	12149	229	204	34
OMAHA FINANCIAL LIFE INS CO	254	106	22601	22175	202	102	42
ORANGE STATE LIFE INS CO	1				474	5	9
OXFORD LIFE INS CO	101	12	63	2853	284	24	22
OZARK NATIONAL LIFE INS CO	4846	1467	58269	253818	24	258	135
PACIFIC FIDELITY LIFE INS CO	42	14	48	3598	348		
PACIFIC MUTUAL LIFE INS CO	1234	882	18824	93331	82	2303	1507
PAN AMERICAN LIFE INS CO	261	35	7236	20665	198	60	33
PAUL REVERE LIFE INS CO	395	309	7720	30929	172	886	252
PAUL REVERE PROTECTIVE LIFE INS CO	8		982	632	416		
PAUL REVERE VARIABLE ANNUITY INS CO	70	231		400	314		
PENINSULAR LIFE INS CO	2	9		54	461		
PENN MUTUAL LIFE INS CO	6698	2029	61923	422355	14	1161	1315
PENNSYLVANIA LIFE INS CO	901	366	2608	38545	112	2730	1190
PENNSYLVANIA NATIONAL LIFE INS CO	83	25	360	880	299		
PENSION LIFE INS CO OF AMERICA			170	575	490	18	15
PEOPLES ACCIDENT INS CO	63	4	2257	6480	323	48	31
PHILADELPHIA LIFE INS CO	481	97	18681	50061	156	48	301
PHOENIX LIFE INS CO		7			502		
PHOENIX MUTUAL LIFE INS CO	1198	289	20126	70792	85	427	202
PHYSICIANS LIFE INS CO	184	27	1650	5011	238		
PIERCE NATIONAL LIFE INS CO	1037	366	1496	11882	96		
PILOT LIFE INS CO	114	60	15410	40097	276	413	497
PIONEER AMERICAN INS CO	181	50	4570		239	1	
PIONEER LIFE INS CO OF ILLINOIS	275	51	3798	5893	192	1317	675
PIONEER MUTUAL LIFE INS CO	7	9	170	1721	418		
PRAIRIE STATES LIFE INS CO	724	77	3010	12387	128		
PREFERRED RISK LIFE INS CO	113	40	2219	8512	277	34	42
PRESBYTERIAN MINISTERS FUND	435	210	1790	18482	162		
PROFESSIONAL INVESTORS LIFE INS CO	105	14	1	3	282	632	150

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATELRO INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
PROGRESSIVE NATIONAL LIFE INS CO	25	16		1750	376		
PROPRIETORS LIFE ASSURANCE CO	1			153	479	12	9
PROTECTIVE LIFE INS CO	927	433	1136	86996	110	27	15
PROVIDENT ALLIANCE LIFE INS CO	185	48	9367	13642	237	181	83
PROVIDENT LIFE & ACCIDENT INS CO	929	554	19712	111041	108	897	313
PROVIDENT LIFE INS CO	77	51	3791	7218	305		
PROVIDENT MUTUAL LIFE I C OF PHILADE	616	368	8512	36715	139	22	4
PROVIDENT NATIONAL ASSURANCE CO							
PRUDENTIAL LIFE INS CO OF AMERICA	32613	20188	484676	2794976	1	15794	13486
PUBLIC SERVICE LIFE INS CO	193	10	21	8	234	180	22
PURITAN LIFE INS CO	74	15	851	11559	311	4	
QUAKER LIFE INS CO	35		600	2317	357		
RELIABLE LIFE & CASUALTY CO				-46	491	8	3
RELIABLE LIFE INS CO	520	152	4145	16681	150	15	8
RELIANCE STANDARD LIFE INS CO	234	342	4	16	214	140	131
REPUBLIC VANGUARD LIFE INS CO	54	17	2160	10829	333	39	3
RESERVE LIFE INS CO	357	303	1439	18660	179	83	84
RESERVE NATIONAL INS CO				5	492	72	35
ROOSEVELT NATIONAL LIFE INS CO OF AM	256	69	9693	19235	200		
ROYAL LIFE INS CO OF AMERICA	15		5874	5894	392		
RUSHMORE MUTUAL LIFE INS CO	75	38	5	5101	309	1	
SAFECO LIFE INS CO	1515	325	24399	71220	71	261	848
SAFECO NATIONAL LIFE INS CO	1		290	290	481		
SAINT PAUL LIFE INS CO	173	1	6193	21963	245	85	37
SCOR RE LIFE INS CO							
SECURITY ASSURANCE CO	294	75	11260	8005	190		
SECURITY CONNECTICUT LIFE INS CO	384	103	19195	36587	175	5	1
SECURITY GENERAL LIFE INS CO	2			300	462	38	
SECURITY LIFE & ACCIDENT CO	1020	330	1	253	100	78	8
SECURITY LIFE INS CO OF AMERICA	4		88	458	439	1	3
SECURITY MUTUAL L I C OF LINCOLN NE	1597	531	15646	93586	66	290	220
SECURITY NATIONAL LIFE INS CO	3	1	70	466	452		
SECURITY OF AMERICA LIFE INS CO							
SENTRY LIFE INS CO	170	69	-4639	25784	249	1030	594
SOONER LIFE INS CO	1252	271	8	76	80	13	42

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATELBO INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
SOUTHERN LIFE INS CO	4	2		242	440		
SOUTHLAND LIFE INS CO	140	146	1529	7768	261	5	5
SOUTHWESTERN GENERAL LIFE INS CO	275	89	4246	8291	193		
SOUTHWESTERN LIFE INS CO	1040	931	5	64	95	138	37
SOVEREIGN LIFE INS CO OF CALIFORNIA	91		23959	29780	293		
SPRINGFIELD LIFE INS CO INC	327		765	7245	184	189	64
STANDARD LIFE & ACCIDENT INS CO	271	172	252	15613	194	374	251
STANDARD LIFE INS CO OF INDIANA	28	5	105	3181	369	1	
STANDARD OF AMERICA LIFE INS CO	804	647	22557	140491	124	533	407
STATE BOND & MORTGAGE LIFE INS CO	8	1		390	415		
STATE FARM LIFE INS CO	11745	3577	214172	1030577	7		
STATE MUTUAL LIFE ASSURANCE CO OF AM	429	251	16308	55569	163	539	431
STERLING NATIONAL LIFE INS CO	7	3			419		
STUYVESANT LIFE INS CO	299	95	12471	14890	188	102	26
SUMMIT NATIONAL LIFE INS CO	39	5	1610	3721	351		
SUN LIFE ASR CO OF CAN US BR	239	180	286	26196	210	143	42
SUN LIFE ASR CO OF CANADA (US)	14	2			394		
SUN LIFE INS CO OF AMERICA	11	5	200	2627	404	2	
SURETY LIFE INS CO	24	3	296	4713	377		
SURVIVORS BENEFIT INS CO	49	3	20	3717	338		
TARA LIFE INS CO OF AMERICA						3	
TEACHERS INS & ANNUITY ASN OF AM	10369	1728	11324	71607	8	95	12
TEXAS LIFE INS CO	13	7		1009	396		
TIME INS CO	307	326	40	112	101	2920	1872
TRANS WORLD ASSURANCE CO	56	9	261	1406	330		
TRANSAMERICA ASSURANCE CO	20	6	122	403	380		
TRANSAMERICA LIFE INS & ANNUITY CO	67	170		8488	317		
TRANSPORT LIFE INS CO	109	28	1292	4028	278	295	153
TRAVELERS INS CO	5970	6075	78	713	18	12100	10889
TRAVELERS INS CO OF ILLINOIS		15			500	4	2
UNION BANKERS INS CO	196	116	2593	6748	231	231	139
UNION CASUALTY CO	21	4	318	911	379	794	346
UNION CENTRAL LIFE INS CO	3984	4649	28450	253288	28	565	480
UNION FIDELITY LIFE INS CO	33	8	811	2198	361	577	355
UNION LABOR LIFE INS CO	17	4	21	5315	387	100	96

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE80 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
UNION LIFE INS CO	17	17	361	2758	388		
UNION MUTUAL LIFE INS CO	263	247	305	11484	196	357	133
UNION SECURITY LIFE INS CO	865	165	39426	43006	118	796	156
UNIONMUTUAL STOCK LIFE INS CO OF AM	330	171	13180	89592	183	1645	340
UNITED AMERICAN INS CO	208	74	409	3253	222	747	310
UNITED BENEFIT LIFE INS CO	2596	1691	33325	280541	46	3526	3586
UNITED COMPANIES LIFE INS CO	227		25	1929	216		
UNITED EQUITABLE LIFE INS CO			17	17	499	116	23
UNITED FIDELITY LIFE INS CO	68	85	650	3962	315	21	
UNITED INS CO OF AMERICA	207	32	9110	12681	223	118	49
UNITED INVESTORS LIFE INS CO	3195	638	101302	485282	33		
UNITED LIFE & ACCIDENT INS CO	57	21	362	4021	328	2	
UNITED LIFE INS CO	6		1	1	424		
UNITED PACIFIC LIFE INS CO	3		1094	4095	453		
UNITED PRESIDENTIAL LIFE INS CO	245	93	2096	9794	206		
UNITED SERVICES GENERAL LIFE INS CO	29	1	375	1994	367		
UNITED SERVICES LIFE INS CO	304	233	1163	28599	186		
UNITED STANDARD ASSURANCE CO							
UNITED STATES LIFE INS CO IN NY	170	81	1872	14479	250	98	69
UNIVERSAL LIFE INS CO	119	40	790	3021	272	55	4
UNIVERSAL UNDERWRITERS LIFE INS CO	101	38	2107	6952	283	29	10
UNIVERSITY LIFE INS CO OF AMERICA	54	65	1	7	334	1	
URBAINE LIFE REINSURANCE CO							
USAA ANNUITY & LIFE INS CO							
USAA LIFE INS CO	474	100	22424	61271	157		
USLIFE CREDIT LIFE INS CO	402	146	25361	34746	170	186	195
UTICA NATIONAL LIFE INS CO							
VALLEY FORGE LIFE INS CO	118	76	105	9081	273	24	8
VARIABLE ANNUITY LIFE INS CO		491			493		
VETERANS LIFE INS CO				41	503		3
VISTA LIFE INS CO	130		4243	4376	264	176	5
VOLUNTEER STATE LIFE INS CO	280	78	3844	22496	191		
VULCAN LIFE INS CO	160	79	777	30221	255	133	112
WABASH LIFE INS CO	122	56	261	8554	270	197	138
WASHINGTON NATIONAL INS CO	977	517	16	78	104	2522	1601

TABLE2
KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR YEAR ENDING DECEMBER 31,1980

COMPANY NAME	DIRECT PREMIUMS & ANNUITY CONSIDERATIONS	DIRECT CLAIMS & BENEFITS PAID	LIFE INS WRITTEN DURING-YR	STATE180 INSURANCE IN FORCE	LIFE PREMIUM RANK	ACC & HEALTH PREMIUMS RECEIVED	ACC & HEALTH CLAIMS PAID
COMPANIES OF OTHER STATES - CONTINUED							
WEST STATES INS CO						22	10
WESTERN LIFE INS CO	673	238	2035	76464	135	226	139
WESTERN LIFE INS CO OF AMERICA	55	14	1275	2147	331		1
WESTERN NATIONAL LIFE INS CO	3167	1985	12994	39158	34	74	89
WESTERN RESERVE LIFE ASR CO OF OHIO	238	75	753	10954	212		
WESTERN STATES LIFE INS CO	178	248	4523	18682	242	20	7
WESTERN SURETY LIFE INS CO							
WESTERN-SOUTHERN LIFE INS CO	2042	993	15909	103060	53	142	66
WESTFIELD LIFE INS CO	2		1	170	457		
WESTLAND LIFE INS CO		1		109	494	2	1
WISCONSIN LIFE INS CO	95	34	7547	20737	291	949	761
WISCONSIN NATIONAL LIFE INS CO	4	12		364	442	2	2
WOODMEN ACCIDENT & LIFE CO	2275	759	18169	108535	50	1340	1148
WORLD BOOK LIFE INS CO	49		1381	10388	339		
WORLD INS CO	52	47	15073	15011	336	42	42
WORLD SERVICE LIFE INS CO	757	393	53474	69218	127	344	181
ZALE LIFE INS CO	4			207	443		
ZURICH AMERICAN LIFE INS CO	9		15	2424	411		
ZURICH LIFE INS CO				366	495		
OTHER STATE LIFE COMPANY SUBTOTAL	452258	250997	6323679	30754427	****	238506	181613
ALL LIFE CO SUBTOTAL	487668	274544	6823497	34412205	****	248517	187554

EXHIBIT D - SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1980,

*******DIRECT PREMIUMS AND ANNUITY CONSIDERATION (000's)*******

	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
Domestic Life Companies	22,837	4,282	8,294	0	35,410
Foreign Life Companies	338,753	15,327	95,165	3,003	452,258
TOTAL	361,590	19,609	103,459	3,003	487,668

*******DIRECT CLAIMS & BENEFITS PAID (000's)**********

	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
Domestic Life Companies	12,197	1,343	10,008	0	23,547
Foreign Life Companies	155,624	6,815	83,382	5,174	250,997
TOTAL	167,821	8,158	93,390	5,174	274,544

**********IN FORCE, DECEMBER 31, 1980 (000 000's)**********

	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
Domestic Life Companies	1,512	368	1,778	0	3,658
Foreign Life Companies	18,811	1,461	10,303	180	30,754
TOTAL	20,323	1,829	12,081	180	34,412

Without adequate justification, the company is requested to reduce the premium charge and/or increase the benefits so the Kansas policyholders will not be paying excessive, unreasonable premiums. Apparently, Kansas is one of the few states which conducts such a review. It is this division's opinion that the annual review of policy experience exhibits is very important in that this exerts pressure on all companies to assure that premiums are adequate and reasonable.

Review of Company Advertising and Solicitation Practices

A total of approximately 510 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1980. Out of the total of 510 pieces, 272 were not filed by this Department as they did not comply with our advertising requirements. The review of this advertising usually involved several letters between this Department and the Company. We advised the companies of possible violations of the Kansas Administrative Regulations and Kansas Statutes in an attempt to assure compliance with such laws and regulations.

In 1980, this Division has been involved in reviewing the solicitation material for policies providing cancer only coverage. Consumer complaints and inquiries have indicated that this is an area that deserves close attention as it represents a large number of coverage complaints we receive. With this in mind, this Division conducted an in-depth investigation of companies writing cancer coverage. As a result of our review, the companies were informed of potential problems and necessary corrective action.

Consumer Assistance

This Division continues to be successful in avoiding the non-renewal of accident and health policies by insurers. Companies who issue policies which are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Apparent reasons for the non-renewal of optionally renewable policies are adverse claims experience and the elimination of old and inadequate policy forms. Upon notification of non-renewal programs, negotiations with the company by this Division usually results in the renewal of policies or the offer of conversion to a similar form of coverage. Decisions of this nature enable a large number of Kansans to continue their coverage without regard to past health history, age, or other underwriting restrictions.

The Accident and Health Division was also involved in a

workshop held by the White House Council on Aging. This conference focused on health insurance as it relates to the elderly. Presentations were made and a question and answer period followed.

Another area that this Division is involved in is the answering of consumer complaints and inquiries. Our files indicate that in 1980 we received 172 rate inquiries and 85 miscellaneous inquiries, for a total of 257 consumer inquiries. It should be noted that the total number of inquiries does not include those handled by this Division over the telephone. During 1980, we received 1,197 telephone inquiries and a number of people visited the Division to discuss a consumer matter. The majority of the rate inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising material, effect of new legislation and the legality of cancellation of coverage by companies.

Investigation and Penalty Assessments

During 1980, this Division initiated a number of investigations, four (4) of which culminated in the assessment of fines totaling $1,420.68. Several files are still being investigated which may result in possible assessment or the exaction of other penalties. Areas investigated include: solicitation of unapproved policies, solicitation of unlicensed agents, use of rates not on file, use of solicitation material not in compliance with the Kansas advertising regulations, and group insurance policies issued to trusts domiciled in other states.

Regulation of Administrators

This Division has the responsibility of overseeing the implementation and continued management of the necessary licensing procedures which enable all administrators to comply with Article 38 of the Kansas Insurance Code. This law requires all applicable administrators who collect charges or premiums from, or who adjust or settle claims on, residents of this state in connection with life or accident and sickness insurance coverage or annuities to acquire a certificate of registration as an administrator from the Commissioner of Insurance. As of this date, 86 administrators have received a Certificate of Registration. This represents a 65% increase over those registered in 1979.

Projects Involving Blue Cross and Blue Shield

The Accident and Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue

Shield matters. Major projects undertaken in this regard for 1980 are as follows:

(1) An extensive review was made of the rate increases submitted by Blue Cross and Blue Shield of Kansas which were to affect Community Rated Groups, Farm Association Groups, the Non-Group Category, Plan 65 and Plan D Coverage. The total increased approved was $31,240,000.

(2) In connections with the above rate review, this Division was involved in organizing a public conference to discuss the rate increase request made by Blue Cross and Blue Shield of Kansas. The conference was held on September 11, 1980 and the attendance of this meeting was good. The information exchanged was helpful in promoting a public understanding of the reasons for the increase in rates and in making Blue Cross and Blue Shield representatives more aware of the legitimate public concern about the economic difficulties such increases create, particularly to those on relatively fixed incomes.

(3) This Division was also involved in reviewing the rate increase request made by Blue Cross and Blue Shield of Kansas City for the Direct Pay and Tie-In Plan coverage. These rate increases were approved and have affected approximately 2,821 Kansas subscribers in Johnson and Wyandotte counties.

(4) Throughout each year, Blue Cross and Blue Shield submits various other rate filings for our review. These include one case filing and changes in the prospective rating formula, etc.

(5) This Division devoted much time and effort to the review and subsequent filing of the Administrative Services Only Program submitted by Blue Cross and Blue Shield of Kansas. Pursuant to K.S.A. 1980 Supp. 40-1803(7) and K.S.A. 40-1903(7), Blue Cross and Blue Shield may enter into such programs. In addition, this Division has approved and filed stop loss contracts to be used in connection with the administrative services only program.

(6) This Division has been involved in the implementation of the Blue Cross and Blue Shield of Kansas Winfield Community Health Care Plan. This Blue Cross and Blue Shield experimental program was initiated in order to study the health care cost containment effect of such an alternative to the Blue Cross and Blue Shield current fee-for-service

program. This program includes financial incentives for both the primary care physicians and the subscriber to encourage preventative services and use of out-patient services in lieu of more expensive in-patient care.

(7) In 1980, the Accident and Health Division was involved in the review of the new Blue Cross and Blue Shield of Kansas City easy-to-read contracts. The contracts being converted to easy-to-read include the group basic, major medical, and comprehensive contracts. The contract changes have been made to simplify the language, shorten sentences, and use less technical terms wherever possible.

(8) This Division has approved a "Stay Well" endorsement submitted by Blue Cross and Blue Shield of Kansas. This rider was approved and filed on an experimental one case basis to be used with their own employees. The idea behind the "Stay Well" endorsement is to encourage subscribers to be more thoughtful about the use they make of health care services. If this experiment proves to be successful, Blue Cross and Blue Shield may make the "Stay Well" endorsement available on a general basis.

Involvement in Other Projects

(1) This Division also participated in the Triennial Examinations of Pyramid Life Insurance Company in 1980. The Accident and Health Division's involvement in this examination encompassed an in-depth review of the Company's advertising material, outlines of coverage, complaint register, and policy forms.

(2) During 1980 this Division was involved in implementing the provisions of 1980 House Bill 3039 which became effective July 1, 1980. House Bill 3039 amends K.S.A. 40-2209(D) regarding termination and conversion of group accident and health insurance policies. In addition to reviewing policy forms which were submitted for compliance with the new law, this Division has responded to numerous inquiries from companies, agents, and consumers concerning specific requirements and interpretations of this act.

(3) This Division has continued our involvement in the supervision of credit accident and health insurance operations in the state of Kansas during 1980. In accordance with K.A.R. 40-5-109 each insurer who is doing credit accident and health business in Kansas is required to submit an annual

experience reporting form for our review and analysis. This information is to be compiled and an extensive statistical analysis of experience reported on these forms is made. This evaluation enables the Department to evaluate each insurer's experience in Kansas and to offer comments concerning the credit accident and health prima facie rate levels.

(4) This Division has been engaged in certain projects conducted each year. Such activities included acting in an advisory capacity to the Surety Bond Insurance Commission for the procurement and administration of the State Health Insurance Contract. In addition, this Division has undertaken the examination and audit of the following annual statements:

1. Blue Cross of Kansas
2. Blue Shield of Kansas
3. Blue Cross of Kansas City
4. Blue Shield of Kansas City
5. Community Group Health Plan d/b/a/ Prime Health
6. Med Plan, Inc.
7. Delta Dental Plan of Kansas

(5) This Division was also involved in the continual process of review and investigation of the adequacy of current provisions, statutes, and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Accident and Health Premium Volume

In an effort to present an overall picture of the Accident and Health operation in Kansas during 1980, two summaries have been prepared and can be found in this Report. The Summary of Accident and Health business in Kansas compares the direct premiums written, the direct premiums earned and the direct losses incurred for the different categories of Accident and Health Insurance for the year of 1980. The Summary of Credit Accident and Health Business in Kansas sets forth information concerning the transaction of such business in this state. In addition, this summary illustrates the loss ratio of direct premiums earned to direct losses incurred, producing an overall loss ratio of credit business in the state of Kansas of 52.7% for 1980. It should be noted that the figures shown in the Summary of Credit Accident and Health insurance are included in the Summary of Accident and Health business in Kansas.

SUMMARY OF ACCIDENT AND HEALTH BUSINESS OF KANSAS, 1980

DIRECT PREMIUMS WRITTEN

	Fire and Casualty Companies	Life Companies	Fraternals	Hospital Service Corp.	Medical Service Corp.	Dental Service Corp.	Health Maintenance Organization	TOTAL
Group Policies	12,885,000	166,106,000						178,991,000
Credit (Group and Individual)	786,000	11,419,000						12,205,000
Collectively Renewable	414,000	5,803,000						6,217,000
Individual Policies								
(a) Non-Cancellable	50,000	12,322,000	119,000					12,491,000
(b) Guaranteed Renewable	1,527,000	38,208,000	1,028,000					40,763,000
(c) Non-Renewable	5,935,000	6,228,000	2,051,000					14,214,000
(d) Other Accident Only	505,000	1,770,000	29,000					2,304,000
(e) All Other	2,727,000	8,882,000	156,000					11,765,000
(f) Subtotal of A thru E	10,744,000	67,410,000	3,383,000					81,537,000
TOTALS (Group and Individual)	24,829,000	250,738,000	3,383,000	218,977,884	146,329,360	3,721,477	1,795,907	649,774,628

SUMMARY OF ACCIDENT AND HEALTH BUSINESS OF KANSAS, 1980

DIRECT PREMIUMS EARNED

	Fire and Casualty Companies	Life Companies	Fraternals	Hospital Service Corp.	Medical Service Corp.	Dental Service Corp.	Health Maintenance Organization	TOTAL
Group Policies	12,724,000	172,043,000						184,767,000
Credit (Group and Individual)	919,000	12,370,000						12,989,000
Collectively Renewable	418,000	5,764,000						6,182,000
Individual Policies								
(a) Non-Cancellable	46,000	11,927,000	114,000					12,087,000
(b) Guaranteed Renewable	1,488,000	37,091,000	1,024,000					30,603,000
(c) Non-Renewable	5,931,000	6,189,000	1,969,000					14,089,000
(d) Other Accident Only	492,000	1,775,000	7,000					2,274,000
(e) All Other	2,600,000	8,937,000	155,000					11,692,000
(f) Subtotal of A thru E	10,557,000	65,919,000	3,269,000					79,745,000
TOTALS (Group and Individual)	24,618,000	255,796,000	3,269,000	217,385,810	145,168,469	3,721,682	1,795,807	651,754,868

SUMMARY OF ACCIDENT AND HEALTH BUSINESS OF KANSAS, 1980

DIRECT [illegible] INCURRED

	Fire and Casualty Companies	Life Companies	Fraternals	Hospital Service Corp.	Medical Service Corp.	Dental Service Corp.	Health Maintenance Organization	TOTAL
Group Policies	10,897,000	153,358,000						164,255,000
Credit (Group and Individual)	555,000	6,301,000						6,856,000
Collectively Renewable	207,000	3,553,000						3,755,000
Individual Policies								
(a) Non-Cancellable	5,000	4,261,000	89,000					4,355,000
(b) Guaranteed Renewable	986,000	21,444,000	948,000					34,478,000
(c) Non-Renewable	4,559,000	4,087,000	1,957,000					10,603,000
(d) Other Accident Only	259,000	910,000	1,000					1,170,000
(e) All Other	1,572,000	5,119,000	117,000					6,808,000
(f) Subtotal of A thru E	7,381,000	35,821,000	3,112,000					46,314,000
TOTALS (Group and Individual)	19,035,000	199,033,000	3,112,000	222,341,740	141,079,555	3,407,094	1,069,743	589,078,132

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 528 companies licensed to operate in Kansas. The following table is a comparison between the years 1979 and 1980 showing the number of filings received and handled by this division:

	1979	1980
Policy and Endorsement Forms Received	19,755	17,978
Policy and Endorsement Forms Approved	20,011	15,034
Policy and Endorsement Forms Disapproved	787	171
Rate Filings Received	6,760	7,266
Rate Filings Approved	5,852	6,802
Rate Filings Disapproved	330	120

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statement submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See tables 9, 10, 11, 12 and 13 respectively, for information gathered in the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. A summary of the Kansas business for Fire and Casualty companies may be found in this report under Exhibit A. See the Table of Contents for the appropriate page number.

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. A total of $21,344,135.49 was collected in fees and premium taxes from Fire and Casualty companies in 1980. This represented 4% over 1979. This includes the Fire Marshal Tax and the Firemen's Relief Tax collected on fire insurance premiums written in this state.

Firemen's Relief Fund Tax and Fire Marshal Tax

All premium taxes collected are deposited into the General Revenue Fund; however, eighty percent (80%) of the Fire Marshal Tax is distributed to the office of the State Fire Marshal for its operation. The remaining twenty percent (20%) is placed in the General Revenue Fund pursuant to K.S.A. 75-1509. In 1980, the Firemen's Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 428 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. Ninety-seven percent (97%) of the tax collected for each participating fire department is returned to the local department as it is coded and reported by the insurance companies. This money is held in trust by the Firemen's Relief Association of each department and used as a fund for the relief of any member of the fire department when injured or disabled while performing duties as a fireman. Additional benefits are described by K.S.A. 40-1707. The remaining three percent (3%) of the tax is distributed to the Kansas State Fire Fighters Association, Inc., for educational efforts of fire prevention and other related programs such as regional schools, arson schools, special hazard schools and the annual Kansas Fire School. The 1981 tax distribution of $2,000,716.58 is reflected in the table entitled "Firemen's Relief Fund Tax collected in 1980, distributed to cities in 1981." See the Table of Contents for the page number.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1980 marked the tenth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1980 also marked the tenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance (formerly known as the Central States Compensation Rating Bureau) administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1976	2,066	1,366	3,698,690	3,116,812	84.3%	44,322	4.6%
1977	2,902	1,747	7,501,253	5,808,487	77.4%	47,984	6.0%
1978	3,028	1,713	11,219,210	8,205,480	73.1%	51,476	5.9%
1979	4,480	2,347	13,586,869	10,846,315	79.8%	51,347	8.7%
1980	4,598	1,571	12,958,216*	Unknown	...	40,059#	11.5%

* Estimated as of January 31, 1981

There are approximately 4,000 policies not included in this figure due to a change in the accounting procedure adopted by the Kansas Council. Also, an apparent increase in cancellations and non-renewals of policies existed in 1980.

Kansas FAIR Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regu-

lation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1973 through 1980.

Year	No. of Policies in Force (New & Renewal)	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1973	4,786	1,778	690,000	496	509,000	77.8%	62,590,000
1974	4,021	1,118	596,862	252	640,501	107.3%	46,001,663
1975	5,035	1,856	723,684	260	696,797	96.3%	52,342,813
1976	6,455	3,851	1,384,602	271	517,226	37.4%	77,239,034
1977	8,189	5,003	1,685,897	357	903,234	53.6%	112,497,880
1978	10,230	4,311	1,905,390	493	1,098,813	57.7%	129,579,262
1979	10,512	3,824	1,952,773	621	1,370,425	70.2%	115,240,261
1980	10,759	3,440	1,911,096	843	1,629,231	85.3%	147,959,997

The Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan operates under authority of K.S.A. 40-2102. The Plan provides automobile liability insurance and automobile physical damage insurance for qualified applicants unable to procure this kind of insurance in the normal market. There are nine members in the Governing Board representing the insurance companies, insurance agents and general public, all appointed by the Commissioner of Insurance.

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Received	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1975	20,711	11,140	1.63%
1976	28,431	23,984	2.37%
1977	41,019	38,651	3.11%

New Applications Assigned

Year	Number of Private Passenger Vehicles Insured	New Applications Received	Percent of Private Passenger Vehicles in the Plan to the Total registered Private Passenger Vehicles in the State
1978	58,282	29,669	4.35%
1979	63,404	30,802	4.50%
1980	65,129*	33,233	4.73%

* The figures contained herein are for the year ending June 30, 1980.

Please note that the Kansas Automobile Insurance Plan has provided information for "New Applications Received" in the past; however, this information is now reported as "New Applications Assigned". Information for 1975 through 1977 is not available on the "Assigned" basis.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	No. of Claims
1976	4,301.29	18
1977	21,711.39	26
1978	31,457.94	26
1979	17,218.64	23
1980	42,418.75	21

Self-Insurers (No-Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the No-Fault Law in 1980. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial and other supporting information is required. In addition, each self-insurer is required to submit a monthly report of any claims in process. The self-insurers reported a total of 121 claims incurred during the year. The total claims paid amounted to $71,393.71.

Automobile Clubs

A total of 17 Automobile Clubs were licensed by this division in 1980 pursuant to Chapter 25 of Article 40 of the Insurance Code. This represents a decrease of one Automobile Club during the year 1980.

Premium Finance Companies

A total of 16 Premium Finance companies were licensed by this division in 1980 pursuant to Chapter 26 of Article 40 of the Insurance Code. This represents an increase of two new companies admitted during the year 1980.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. Several amendments to the Certifi-

cates of Authority were also processed in the division during the year. The following displays action taken during 1980 regarding Certificates of Authority involving this division:

Number of Certificates of Authority as of December 31, 1980	528
Cancellations During 1979	9
Mergers—Concurrent Name Change	9
Name Changes During 1979	5

(The above figures do not include Premium Finance Companies, Automobile Clubs, Rating Organizations or the Credit Union Guaranty Organization.)

Admissions

The final administrative details of admitting a Fire and Casualty company are handled in this division. A total of 32 Fire and Casualty companies were admitted during 1980.

Rate Filings

The year 1980 was also an active year for the submission of rate filings involving rate increases. A total of 7,266 rate filings was received in the division during 1980. This represents an increase in number from 1979. The total additional premium actually approved for the Kansas public is reflected in the following table which shows the premium effect of filings approved for the principal rating bureaus and companies:

Bureau	Premium Effect
Insurance Services Office	$ 6,030,139
National Council on Compensation Insurance	6,500,000
American Assoc. of Ins. Services	11,749
Midwest Rating & Service Bureau	120,000
TOTAL	$12,661,888

The following is an analysis of the premium effect of all rate filings approved in the three major sections of this division during 1980:

Section	Premium Effect
Automobile	$35,266,850
Fire	-556,861
Commercial Multi-Peril & Casualty	5,649,969
TOTAL	$41,473,680

In addition to the rate filings mentioned above, this division also reviewed 32 filings relating to fire insurance grading of cities and towns in Kansas. The proposals were submitted by the Insurance Services Office which is the only rating bureau grading cities and towns in Kansas for the purpose of establishing the base fire insurance rate. Nineteen (19) cities received no change in

their classification. Thirteen (13) cities received a lower (more favorable) classification as follows:

1 changed from class 5 to class 4
1 changed from class 6 to class 5
1 changed from class 7 to class 6
4 changed from class 8 to class 7
1 changed from class 9 to class 7
1 changed from class 10 to class 7
2 changed from class 10 to class B
1 changed from class 8-9-10-A-B to class 7-9-10-A
1 changed from class 10 to class 7-9-10

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1980, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $13,443,236. As required by the Act, the Fund provides unlimited excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. Since July 1, 1979, the Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of Fort Scott, Kansas, which has been issuing approximately 950 policies per year, has returned, a total of excess of earned premium of $1,093,642 to the Health Care Stabilization Fund. The Health Care Provider Insurance Availability Plan's earned premiums for fiscal year 1980 was $1,183,156.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $100,000/$300,000 professional liability losses. During 1980, three Kansas hospital facilities qualified for self-insurance authorization.

Kansas Health Care Provider Insurance Availability Plan

An availability mechanism for professional and certain other liability coverages was required by the Act and resulted in the

SUMMARY OF CREDIT ACCIDENT AND HEALTH BUSINESS OF KANSAS*

ACCIDENT AND HEALTH OPERATION	Fire and Casualty Companies	Life Companies	Total
Direct Premiums Written	786,000	11,419,000	12,205,000
Direct Premiums Earned	919,000	12,070,000	12,989,000
Direct Losses Paid	267,000	5,744,000	6,011,000
Direct Losses Incurred	555,000	6,301,000	6,856,000

*Figures denote both individual and group business

Table 4 - Condition and General Business of Hospital Service Corporations Authorized in Kansas, Year Ending December 31, 1980

Companies	Net Premiums written	Total Income	Claims Paid	Total Disbursements	Admitted Assets	Surplus of Admitted Assets over Reported Liabilities	Liabilities	Kansas Net Premiums Written	Kansas Claims Paid
Hospital Corporations									
Blue Cross of Kansas City	129,623,528	131,209,547	120,541,771	129,514,734	34,315,421	5,231,112	29,084,309	25,915,275	25,878,982
Blue Cross of Kansas	193,062,609	197,990,166	190,963,370	201,042,237	61,801,466	14,024,049	47,777,417	193,062,609	190,963,370
Totals	322,686,137	329,199,712	311,505,141	330,556,971	96,116,887	19,255,161	76,861,726	218,977,884	216,842,352

Table 5 - Condition and General Business of Medical Service Corporations Authorized in Kansas, Year Ending December 31, 1980

Companies	Net Premiums written	Total Income	Claims Paid	Total Disbursements	Admitted Assets	Surplus of Admitted Assets over Reported Liabilities	Liabilities	Kansas Net Premiums Written	Kansas Claims Paid
Medical Indemnity Corporations									
Blue Shield of Kansas City	77,534,542	79,025,014	65,221,393	75,753,729	25,784,581	6,609,535	19,175,046	16,433,452	15,693,449
Blue Shield of Kansas	129,895,908	133,919,448	119,919,480	136,776,117	45,075,755	1,084,125	43,991,630	129,895,908	119,919,480
Delta Dental Plan of Kansas. . . .	3,721,477	4,076,386	3,341,297	3,803,234	757,973	193,956	564,017	3,721,477	3,341,297
Totals	211,151,927	212,944,462	188,482,170	216,333,080	71,618,309	7,887,616	63,730,693	150,050,837	138,954,226

Table 6 - Condition and General Business of Health Maintenance Organizations Authorized in Kansas, Year Ending December 31, 1980.

Insurance	Net Subscription Revenue	Total Income	Costs of Medical Benefits	Total Disbursements	Admitted Assets	Surplus of Admitted Assets over Reported Liabilities	Liabilities	Kansas Business Net Income from Operations	Kansas Business Net Loss (Gain)
Community Group Health Plan (dba Prime Health)	13,011,022	13,851,067	7,750,100	15,648,355	7,203,268	(3,341,537)	10,544,805	1,795,907	1,069,743
Hill Plan Inc.	- -	- -	- -	304	190	(9,712)	9,902	- -	- -
Totals	13,011,022	13,851,067	7,750,100	15,648,659	7,203,458	(3,351,249)	10,554,707	1,795,907	1,069,743

establishment of the Kansas Health Care Provider Insurance Availability Plan. The Plan contracted with The Western Casualty and Surety Company of Fort Scott, Kansas, to be the servicing insurer of all policies issued to Kansas health care providers on behalf of the Health Care Provider Insurance Availability Plan.

Summarization of the Kansas Health Care Provider Insurance Availability Plan's Fourth Year of Operation
Fiscal Year 1980
July 1, 1979-July 1, 1980

I. Policies Issued to Health Care Providers	$ 1,025
II. Earned Premiums	1,183,156
III. Incurred Losses and Loss Reserves	501,308
IV. Excess of Earned Premiums	285,349

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1980, the division handled numerous complaints directly from the consumer. The inquiries referred to this division totaled 435 in 1980.

Products Liability Insurance

The data compiled in 1980 for the reporting year 1979, represents the third year that products liability statistics and closed claim reports were required to be submitted pursuant to K.S.A. 40-1130. Statistics received from 239 companies reporting products liability business were reviewed and compiled. In addition, 679 closed claim reports were compiled.

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KANSAS DOMESTIC FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET INC GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
ALLIANCE INS CO INC	KS	7,210	40.3	-487	126	3.7	-1.0	563	34.4	
BREMEN FARMERS MUTUAL INS CO	KS	5,598	59.7	253	490	13.7	2.8	3,666	59.8	
CENTRAL PLAINS INS CO INC	KS	9,348	84.4	496	796	12.7	-2.8	299	37.6	
CENTRAL STATES INS CO INC	KS									
CIMARRON INS CO INC	KS	29,502	32.4	-1,128	445	4.3	-0.7	11,627	45.9	191
CONSOLIDATED FARMERS MUTUAL INS CO	KS	2,554	49.2	-43	77	5.4	0.7	1,302	53.0	
FARM BUREAU MUTUAL INS CO	KS	72,584	42.7	4,234	4,778	13.9	4.8	63,620	62.2	385
FARMERS ALLIANCE MUTUAL INS CO	KS	60,133	32.7	-4,261	562	2.4	-1.4	19,822	47.3	48
FARMERS INS CO INC	KS	6,108	64.1	51	217	5.7		45,723	72.7	
GREAT PLAINS MUTUAL INS CO	KS	4,822	83.2	144	295	7.1	9.6	1,431	38.9	
KANSAS BANKERS SURETY CO	KS	2,568	63.4	55	125	11.5	8.1	1,615	50.1	
KANSAS FIRE & CAS CO	KS	8,403	36.7	230	558	18.4	4.4	6,427	52.5	9
KANSAS MUTUAL INS CO	KS	2,857	54.0	182	208	12.9	8.0	2,809	50.6	
KFB INS CO INC	KS	3,264	20.7	-782	-254	-26.6		4,264	102.2	
MARYSVILLE MUTUAL INS CO	KS	5,959	62.5	500	474	12.2	11.0	4,335	40.6	
MIDWEST FIRE & CASUALTY CO (MUTUAL)	KS	2,236	48.5	53	43	3.4	1.7	2,543	48.6	
PATRONS MUTUAL INS ASN	KS	6,233	39.5	-85	239	8.8	2.4	6,446	64.5	
PLAINS INS CO	KS	12,084	23.5	-1,259	377	5.9	-1.1	64	1234.4	
REPUBLIC MUTUAL INS CO	KS	7,925	32.0	652	725	26.2	11.5			
SWEDISH AMERICAN MUTUAL INS CO	KS	1,076	53.4	-37	34	4.9	-1.3	896	68.6	
TOWN & COUNTRY FIRE & CAS INS CO	KS	1,999	54.2	-24	59	4.9	1.9	1,824	50.2	
TRINITY UNIVERSAL INS CO OF KANSAS	KS	3,479	97.1	132	146	4.4		10,606	59.0	2
UPLAND MUTUAL INS INC	KS	5,059	52.2	140	366	12.3	7.2	3,804	47.4	
WEST GENERAL INS CO INC	KS	1,635	67.3	-155	24	2.1	-7.9	956	43.5	
WESTERN CASUALTY & SURETY CO	KS	472,880	37.9	4,762	34,481	21.5	7.6	19,549	56.4	
WESTERN FIRE INS CO	KS	247,101	45.6	2,450	18,603	16.9	4.2	9,240	47.6	151
WESTERN INDEMNITY CO INC	KS	5,835	96.2	62	355	6.5		784	56.2	
TOTAL FOR DOMESTIC COMPANIES	27	998,452	41.3	6,134	64,419			224,215	60.2	786

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
AETNA CASUALTY & SURETY CO	CT	6,519,558	19.0	-278,174	353,763	28.5	3.4	16,809	74.8	
AETNA CASUALTY & SURETY CO OF IL	IL	822,141	17.2	-31,071	27,699	19.7	6.8			
AETNA FIRE UNDERWRITERS INS CO	CT	10,321	99.2		558	5.6		1,140	25.6	15
AETNA INS CO	CT	1,823,795	17.5	-80,214	61,838	16.7	2.8	4,634	46.8	
AETNA REINSURANCE CO	DE	82,030	31.5		4,857	19.3	10.3			
AFFILIATED FM INS CO	RI	127,068	29.0	-2,733	2,670	6.9	9.1	355	-40.7	
AGRICULTURAL INS CO	SD	4,046	99.1		23	0.6		115	58.8	
AID INS CO (MUTUAL)	IA	226,727	35.6	2,847	11,984	12.9	3.6	8,985	51.0	107
AIU INS CO	NY	81,572	28.3	213	4,889	22.8	8.7	117	26.6	
ALL AMERICA INS CO	OH	23,932	32.6	-662	433	4.9	-0.3			
ALLENDALE MUTUAL INS CO	RI	859,173	27.7	-51,465	43,389	14.9	0.2	1,241	21.7	
ALLIANZ INS CO	CA	134,863	23.4	-9,592	-2,435	-5.7	-5.0	251	18.2	
ALLIED FIDELITY INS CO	IN	8,037	35.1	92	763	23.6	10.6	14	21.4	
ALLSTATE INDEMNITY CO	IL	30,025	40.7		1,253	10.5		1		
ALLSTATE INS CO	IL	8,054,919	29.4	-163,983	505,226	21.9	3.7	26,828	63.5	4
AMCO INS CO	IA	27,194	30.9	503	1,831	17.6	5.4	1,951	54.8	
AMERICAN & FOREIGN INS CO	DE	140,102	24.3	-2,096	7,969	23.7	3.0	1,290	40.9	6
AMERICAN AGRICULTURAL INS CO	IN	129,250	28.9	-10,825	1,875	4.8	-2.4			
AMERICAN AUTOMOBILE INS CO	MO	530,297	16.1	-4,213	33,925	29.9	6.2	780	101.0	2
AMERICAN AUTOMOBILE INS CO OF IL	IL	7,771	96.6		337	5.1				
AMERICAN BANKERS INS CO OF FL	FL	145,689	14.8	-10,371	485	1.2	-2.3	266	35.4	
AMERICAN BONDING CO	NE	4,142	55.3	403	489	23.8	57.2			
AMERICAN CASUALTY CO OF READING	PA	282,304	24.2	-6,606	8,357	12.8	5.4	1,140	62.1	
AMERICAN CENTENNIAL INS CO	DE	185,165	29.1	13,860	15,914	28.5	17.0	152	78.7	
AMERICAN CONTINENTAL INS CO	MO	14,140	38.0	-455	-889	-15.9	-6.6	690	85.5	
AMERICAN CREDIT INDEMNITY CO OF NY	NY	78,736	58.5	2,392	6,148	12.6	5.5	151	59.9	
AMERICAN DRUGGISTS INS CO	OH	57,738	58.4	-432	-176	-0.8	1.5	17		
AMERICAN ECONOMY INS CO	IN	247,038	43.5	3,616	16,709	15.1	5.8	4,375	79.4	27
AMERICAN EMPLOYERS INS CO	MA	384,379	20.5	-13,165	9,453	10.0	1.8	1,863	65.7	
AMERICAN FAMILY MUTUAL INS CO	WI	667,321	39.1	4,334	50,557	22.0	3.9	29,057	68.3	
AMERICAN FIDELITY FIRE INS CO	NY	35,776	23.6	-298	617	6.3	7.4	-3	193.9	
AMERICAN FIDELITY INS CO	OK	21,839	31.6	-1,493	-66	-0.9	-0.9	2,851	77.9	
AMERICAN FIRE & CASUALTY CO	FL	34,496	42.5	-200	1,820	10.9	4.6			
AMERICAN FIRE & INDEMNITY CO	TX	12,474	44.9	-50	861	14.9	1.8	62	21.0	
AMERICAN GUARANTEE & LIABILITY IN CO	NY	90,150	21.2	-3,416	3,175	13.8	1.6	728	47.6	2

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	INT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
AMERICAN HARDWARE MUTUAL INS CO	MN	193,714	26.9	-2,730	4,995	9.2	1.6	19	15.4	
AMERICAN HOME ASSURANCE CO	NY	903,983	24.1	2,483	52,099	26.1	8.5	391	542.0	
AMERICAN INDEMNITY CO	TX	97,701	31.7	-4,077	5,913	19.1	0.6	71	106.6	
AMERICAN INS CO	NJ	984,279	24.5	-7,022	91,712	36.1	6.4	5,240	54.1	
AMERICAN INTEGRITY INS CO	PA	3,244	46.7	-47	136	6.3	0.8	20	79.0	
AMERICAN LIVE STOCK INS CO	IL	13,723	38.0	563	960	17.3	6.3	147	60.7	
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	182,007	42.4	-23	18,041	27.0	5.5	77	13.9	
AMERICAN MODERN HOME INS CO	OH	48,329	27.2	-292	1,909	10.6	2.4	944	44.4	
AMERICAN MORTGAGE INS CO	NC	96,952	23.4	1,484	716	2.5	11.6	262	20.7	
AMERICAN MOTORISTS INS CO	IL	833,961	20.0	584	50,232	28.5	4.4	1,490	53.1	296
AMERICAN MUTUAL INS CO OF BOSTON	MA	116,911	18.0	2,659	4,123	17.4	3.1	53	215.2	3
AMERICAN MUTUAL LIABILITY INS CO	MA	464,603	17.1	10,637	18,226	20.0	3.5	1,315	62.1	83
AMERICAN MUTUAL REINSURANCE CO	IL	94,032	11.4	-2,204	1,313	10.9	9.8			
AMERICAN NATIONAL FIRE INS CO	NY	36,917	30.9	-1,442	870	5.7	1.2	3,721	52.4	8
AMERICAN NATIONAL PROPERTY & CAS CO	MO	41,555	57.5	-5,756	-1,555	-5.7	-10.5	903	73.6	
AMERICAN OVERSEAS REINSURANCE CO	PA	20,692	53.9	-211	799	7.1	3.5			
AMERICAN POLICYHOLDERS INS CO	MA	39,206	20.8	-4,214	-778	-8.3	-6.7	1	400.0	
AMERICAN PREFERRED INS CO	IN	23,757	93.4	-903	358	2.9	-38.6			
AMERICAN PROTECTION INS CO	IL	9,302	81.1		270	6.4		156	-2.2	
AMERICAN REINSURANCE CO	DE	1,290,067	17.3	-44,835	39,259	17.1	7.8	2	-700.0	
AMERICAN ROAD INS CO	MI	228,143	61.1	9,909	34,729	31.1	11.0	475	73.0	
AMERICAN SECURITY INS CO	GA	130,250	32.0	421	14,383	28.7	6.9	8	40.0	
AMERICAN STANDARD INS CO OF WI	WI	104,995	45.1	4,316	9,916	23.7	6.7	3,483	71.9	
AMERICAN STATES INS CO	IN	714,941	35.4	-8,012	38,673	15.7	3.3	10,291	57.7	
AMERICAN STATES INS CO OF TEXAS	TX	5,832	99.6		207	4.4		426	50.3	
AMERICAN UNION INS CO OF NEW YORK	NY	97,425	28.4	-1,438	4,597	14.9	6.6			
AMERICAN UNIVERSAL INS CO	RI	201,756	19.5	-4,708	4,198	9.1	3.1	201	49.5	
AMICA MUTUAL INS CO	RI	425,423	42.7	29,768	25,881	16.6	-0.1	148	209.6	30
ARGONAUT INS CO	GA	1,159,602	39.8	-25,936	161,455	60.0	8.2	3,015	124.0	16
ARKWRIGHT BOSTON INS CO	MA	69,306	35.3	7,405	6,304	24.0	15.9			
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA	739,308	47.6	3,339	76,781	25.3	14.6	2,237	-9.7	207
ASSOCIATED INDEMNITY CORP	CA	131,993	15.6	-1,053	6,492	23.1	5.5	2,411	42.5	-8
ASSURANCE CO OF AMERICA	NJ	3,449	99.7		555	6.8		188	123.2	
ATLANTA INTERNATIONAL INS CO	NY	49,598	29.5	253	1,477	10.9	7.3	849	111.5	
ATLANTIC INS CO	IN	16,170	54.0	-281	509	4.8	0.8	229	94.2	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	INT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
ATLANTIC MUTUAL INS CO	NY	402,613	27.2	3,584	19,601	17.2	3.4	739	22.8	110
ATLAS ASSURANCE CO OF AMERICA	NY	41,056	60.3	22	3,875	17.1	4.7	93	49.2	
ATLAS MUTUAL INS CO	MD	4,626	78.8	15	419	12.0	5.8	11		
AUTO-OWNERS INS CO	MI	726,265	31.5	5,062	47,631	17.6	5.1			
AUTOMOBILE CLUB INS CO	OH	31,967	42.1	1,498	2,399	18.0	7.1			
AUTOMOBILE CLUB INTERINSURANCE EXCH	MO	37,400	46.9	2,717	3,247	18.9	7.8	1,362	74.1	
AUTOMOBILE INS CO OF HARTFORD CT	CT	62,838	59.7	-1,068	3,663	8.6	4.9	1,877	85.2	
AVEMCO INS CO	MD	36,270	35.2	1,747	2,462	18.2	10.3	466	19.2	
BALBOA INS CO	CA	162,260	31.0	4,304	10,808	16.2	7.2	324	37.5	
BANKERS & SHIPPERS INS CO OF NY	NY	42,119	23.4	-2,744	392	5.4	-2.5	206	18.9	
BANKERS MULTIPLE LINE INS CO	IA	68,711	41.2	33	936	3.2	6.0	122	100.8	
BANKERS STANDARD INS CO	FL	65,229	24.6	-1,300	2,062	12.2	3.9	17	52.5	
BELLEFONTE UNDERWRITERS INS CO	DE	21,460	22.9	-1,459	352	6.1	0.9	68	155.8	
BIRMINGHAM FIRE INS CO OF PA	PA	100,409	23.0	284	3,883	16.7	8.5	63	8.8	
BITUMINOUS CASUALTY CORP	IL	393,353	19.2	-6,144	25,530	32.1	8.9	1,974	55.7	
BITUMINOUS FIRE & MARINE INS CO	IL	16,776	69.6	2,813	1,670	15.4		282	192.8	17
BLC INS CO	IA	113,196	16.3	-402	1,424	7.9	-0.9	163	65.4	
BLUE RIDGE INS CO	MD	6,948	89.4	392	512	8.6		271	18.4	
BOSTON OLD COLONY INS CO	MA	37,742	14.0	-1,581	823	12.9	3.6	491	20.2	
BROTHERHOOD MUTUAL INS CO	IN	13,389	34.1	-220	330	6.2	1.2	321	75.3	
BUCKEYE UNION INS CO	OH	894,357	22.5	-33,197	53,142	25.6	4.8			
CALVERT INS CO	PA	7,734	97.7	-407	-16,712	-86.7	-17.9		1133.3	
CAMDEN FIRE INS ASN	NJ	256,077	47.4	-1,786	17,481	15.0	7.1	14	14.3	
CANAL INS CO	SC	54,798	32.2	587	3,744	20.7	7.9	194	41.7	
CANNERS EXCHANGE SUBSCRIBERS	IL	19,793	46.4	1,239	-698	-6.2	-13.5	91		7
CAROLINA CASUALTY INS CO	FL	43,319	22.6	-159	2,210	19.1	5.1	163	32.3	
CARRIERS INS CO	IA	63,063	27.3	489	2,916	18.8	5.9	142	141.9	
CASUALTY RECIP EXCHANGE	MO	80,028	22.1	6,045	4,503	19.8	7.7	2,131	44.7	149
CAVALIER INS CORP	MD	77,597	36.9	-2,849	845	2.6	-0.6	6	208.3	
CELINA MUTUAL INS CO	OH	66,805	21.2	599	3,567	17.3	3.6			
CENTENNIAL INS CO	NY	133,674	27.0	1,157	6,836	18.5	3.3	258	65.3	
CENTRAL MUTUAL INS CO	OH	183,284	26.8	-2,443	6,352	11.6	3.8	5	12.5	
CENTRAL NATIONAL INS CO OF OMAHA	NE	112,804	37.5	718	6,583	14.0	2.9	1,397	51.9	
CENTURY INDEMNITY CO	CT	8,640	98.4		442	5.2				
CHARTER AMERICAN INS CO	AR	15,872	54.3	2,084	1,102	13.4	15.4	253	120.7	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
CHARTER OAK FIRE INS CO	CT	265,915	21.0	-6,813	4,981	7.4	2.9	1,540	51.0	
CHICAGO INS CO	IL	33,907	38.9	-469	1,395	9.8	7.3	88	16.9	
CHRISTIANIA GENERAL INS CORP OF NY	NY	35,874	38.0	-2,087	1,213	8.8	-2.0			
CHRYSLER INS CO	MI	55,409	72.6	1,595	10,424	30.2	9.3	143	34.1	
CHURCH MUTUAL INS CO	WI	51,895	39.2	-267	2,934	14.1	2.5	1,039	35.2	17
CIM INS CORP	NY	27,436	70.7	3,163	4,495	27.1	36.5	230	48.5	
CITY INS CO	NJ	39,906	35.8	-1,281	1,687	11.0	2.7	-9	25.0	
COASTAL CASUALTY CO	CA	7,865	54.6	355	349	9.7	8.9			
COLOGNE REINSURANCE CO OF AMERICA	CT	21,287	49.7	-947	603	5.3	0.6			
COLONIAL PENN FRANKLIN INS CO	PA	71,413	49.2	131	4,193	11.9	2.7	3,204	71.7	
COLONIAL PENN INS CO	MA	428,559	23.9	4,747	23,306	20.3	6.2	1,382	39.5	
COMCO INS CO	TX	17,541	37.2	-164	1,098	15.5	2.1	246	122.1	
COMMERCIAL CREDIT MORTGAGE INS CO	MD	12,563	73.6	-1,018	-204	-2.0	-40.0	11		
COMMERCIAL INS CO OF NEWARK NJ	NJ	221,004	26.4	-7,904	23,138	41.6	3.1	395	51.7	
COMMERCIAL LOAN INS CORP	WI	36,760	40.9	800	1,471	5.7	23.0	64	52.1	
COMMERCIAL MORTGAGE INS INC	WI	7,597	64.4	14	733	15.4	57.9	12		
COMMERCIAL STANDARD INS CO	TX	16,360	21.4	-2,437	-906	-13.8	-8.6	1	******	
COMMERCIAL UNION INS CO	MA	1,348,046	22.3	-45,908	45,145	13.3	1.5	15,423	44.6	
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	12,177	74.6	-1,017	-188	-1.9	-23.7			
CONNECTICUT INDEMNITY CO	CT	36,026	28.3	-522	1,176	9.7	2.6	42	-212.4	
CONSOLIDATED AMERICAN INS CO	SC	22,854	23.0	418	878	13.8	2.7			
CONSTELLATION REINSURANCE CO	NY	118,670	28.4	-5,570	3,887	10.0	2.3			
CONSTITUTION REINSURANCE CORP	NY	190,991	26.8	-11,337	7,320	13.2	0.8			
CONTINENTAL CASUALTY CO	IL	3,057,706	27.7	-65,119	33,763	4.4	4.2	10,938	56.3	
CONTINENTAL INS CO	NH	1,146,515	20.0	-39,520	55,533	24.0	3.2	10,464	61.3	
CONTINENTAL WESTERN INS CO	IA	94,412	24.0	-167	3,794	13.7	4.1	4,853	63.1	17
CORNHUSKER CASUALTY CO	NE	39,360	63.8	-1,133	1,741	8.4	-1.3			
COUNTRY INSURANCE CO	MO	44,907	29.2	-3,724	-251	-1.5	-3.8	1,743	78.6	
COUNTRYSIDE CASUALTY CO	MO	44,385	43.1	29	3,463	10.9	4.6	1,612	47.4	
CRITERION INS CO	DC	115,359	26.6	1,714	365	1.0	4.3	481	62.3	
CUMIS INS SOCIETY INC	WI	99,907	27.8	-4,993	2,477	7.9		519	131.5	
DAIRYLAND INS CO	WI	284,514	38.0	10,407	23,534	21.7	4.4	1,781	47.7	
DEPENDABLE INS CO INC	FL	38,017	27.7	408	3,462	23.0	9.7			
DRUGGISTS MUTUAL INS CO	IA	8,489	54.6	1,448	521	11.3	7.8	646	20.3	124
EAGLE STAR INS CO OF AMERICA	NY	52,554	34.9	-91	2,823	13.9	4.4		******	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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EARLY AMERICAN INS CO	AL	36,997	32.8	-787	2,689	17.6	1.3	53	420.0	
ECONOMY FIRE & CASUALTY CO	IL	242,196	29.1	2,550	20,256	28.3	5.4	923	77.9	
ELECTRIC INS CO	MA	33,350	41.0	1,606	1,453	10.5	4.5	5	80.0	1
ELECTRIC MUTUAL LIABILITY INS CO	MA	310,978	21.6	25,648	16,502	23.1	6.7	320	-24.5	78
EMCASCO INS CO	IA	18,800	48.7	193	1,221	13.3	7.8	2,772	56.2	
EMMCO INS CO	IN	74,344	54.6	4,222	8,382	18.8	8.8	40	3.5	
EMPIRE FIRE & MAR INS CO	NE	96,108	20.1	-1,471	3,010	12.2	3.8	413	27.1	
EMPLOYERS CASUALTY CO	TX	392,630	24.3	15,072	24,863	22.4	7.8	178	59.0	
EMPLOYERS FIRE INS CO	MA	159,696	21.4	-5,401	3,272	8.4	2.1	3,497	53.0	38
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	2,280,579	23.3	1,570	120,976	22.6	4.8	7,257	70.6	354
EMPLOYERS MUTUAL CASUALTY CO	IA	329,306	29.6	4,316	23,989	25.1	6.6	9,002	50.1	175
EMPLOYERS NATIONAL INS CO	DE	22,464	20.3	654	656	15.4		287	103.3	33
EMPLOYERS REI CP	MO	1,156,305	19.3	-25,320	68,484	30.2	6.4	954	45.0	
EQUITABLE GENERAL INS CO	IA	298,807	25.9	4,633	16,997	26.2	2.8	560	52.6	
EQUITY MUTUAL INS CO	MO	25,676	25.4	2,196	1,538	18.4	7.4	2,380	54.4	
EXCALIBUR INS CO	MN	31,796	19.3	-640	594	9.4	3.0	2,097	77.5	
EXCEL INS CO	IN	38,885	32.3	1,905	1,663	10.3	1.6	152	46.1	
FARM & CITY INS CO	IA	9,094	42.2	353	659	17.5	4.7	130	13.7	
FARMERS & MERCHANTS INS CO	OK	13,632	54.4	130	969	15.9	5.3	588	47.3	
FARMERS CASUALTY CO MUTUAL	IA	10,370	43.2	21	532	11.8	1.9	3,449	61.1	
FARMERS INS EXCHANGE	CA	2,404,451	26.2	-14,200	121,336	20.2	3.9	2,819	72.2	
FARMERS MUTUAL HAIL INS CO OF IOWA	IA	67,658	56.5	-6,035	-807	-1.9	-6.6	3		
FARMERS MUTUAL INS CO OF NEBRASKA	NE	60,683	56.6	-3,646	1,870	5.3	-2.3			
FARMLAND INS CO	IA	8,216	27.8	-292	-28	-1.1	-5.8	537	50.9	
FARMLAND MUTUAL INS CO	IA	69,856	28.6	-1,598	2,910	12.3	3.4	6,943	51.7	
FEDERAL INS CO	NJ	1,343,449	24.9	-279	85,182	22.6	4.9	5,844	3.7	
FEDERAL KEMPER INS CO	IL	111,312	20.9	-4,720	3,981	13.8	2.9			
FEDERATED MUTUAL INS CO	MN	406,700	34.8	3,772	24,461	14.3	7.0	13,288	52.0	128
FEDERATED RURAL ELECTRIC INS CORP	WI	16,847	25.2	947	401	9.5	0.8	1,126	48.1	207
FIDELITY & CASUALTY CO OF NY	NH	363,611	18.5	-14,227	15,052	20.0	3.3	2,321	63.3	
FIDELITY & DEPOSIT CO OF MARYLAND	MD	228,218	47.3	6,279	30,610	32.2	9.0	1,713	4.8	
FIDELITY & GUARANTY INS CO	IA	7,091	99.0		379	5.4		986	50.5	
FIDELITY & GUARANTY INS UDWRS INC	OH	35,084	99.0		2,523	7.8		1,840	124.2	148
FIRE & CASUALTY INS CO OF CT	CT	15,225	40.4	-174	354	5.0	2.5	3		
FIRE INS EXCHANGE	CA	420,118	24.0	-26,833	9,521	7.9				

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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FIREMANS FUND INS CO	CA	3,121,430	28.8	-17,355	281,218	31.6	6.8	3,531	45.6	
FIREMENS INS CO OF NEWARK NJ	NJ	1,260,550	31.5	-41,101	109,107	28.5	3.3	1,916	39.7	
FIRST EXCESS & REINSURANCE CORP	MO	10,358	42.0	-466	116	2.6	-5.9			
FIRST INTERNATIONAL REI CO	DE	19,989	36.5	-426	17	0.2	-3.8			
FIRST NATIONAL INS CO OF AMERICA	WA	111,545	29.9	-488	6,864	17.1	6.0	194	63.8	
FIRST OF GEORGIA INS CO	GA	65,477	38.0	-1,170	3,178	11.5	3.6	285	78.9	
FIRST REINSURANCE CO OF HARTFORD	CT	6,511	53.4	-291	225	6.3	-0.2			
FLORISTS MUTUAL INS CO	IL	32,095	46.5	2,159	2,245	15.8	5.3	202	93.8	24
FOREMOST GUARANTY CORP	MI	29,246	55.8	159	234	1.4	5.4			
FOREMOST INS CO	MI	288,724	28.7	9,643	20,436	21.1	13.5	1,485	40.5	
FUNDM INS CO	RI	37,872	31.0	-2,714	-46	-0.3	-4.8	207	53.4	
GAMUT INDEMNITY CO	OK	5,720	66.0	518	-286	-7.6	-23.1			
GENERAL ACC F & L ASR CORP LTD US BR	PA	1,023,302	61.9	-5,017	108,850	23.6	9.3	1,513	58.5	
GENERAL CASUALTY CO OF WISCONSIN	WI	173,905	30.9	8,760	7,980	13.3	11.5			
GENERAL ELECTRIC MORTGAGE INS CORP	OH	29,998	97.6	-1,108	434	3.4	-99.9			
GENERAL I C OF TRIESTE & VENICE USBR	NY	31,435	37.4	-1,642	1,313	10.0	-1.4			
GENERAL INS CO OF AMERICA	WA	521,534	27.9	-2,257	15,583	9.0	5.2	1,059	36.4	5
GENERAL REINSURANCE CORP	DE	2,682,078	25.4	9,595	153,514	24.0	12.3	3	110.0	
GENERAL SECURITY ASR CORP OF NY	NY	38,587	38.3	-1,546	1,496	12.6	-1.8			
GERLING GLOBAL REI CORP OF US BR	NY	129,532	20.6	-1,981	4,528	14.7	7.0			
GLENS FALLS INS CO	DE	86,475	23.0	-1,163	5,224	24.7	2.7	2,050	46.1	
GLOBE INDEMNITY CO	DE	504,001	27.4	-7,186	28,005	20.0	3.0	475	64.9	4
GRANVILLE MUTUAL CASUALTY CO	PA	8,462	24.3	-95	277	12.0	3.4	930	40.1	
GOVERNMENT EMPLOYEES INS CO	DC	1,095,602	25.9	18,321	60,908	20.7	7.0	335	35.1	
GRAIN DEALERS MUTUAL INS CO	IN	71,981	27.5	-3,303	1,185	4.9	-1.9	1,456	19.6	102
GRANITE STATE INS CO	NH	5,711	99.3		257	4.7		2,517	39.1	14
GREAT AMERICAN INS CO	OH	1,276,426	32.6	-46,621	69,863	15.9	-0.1	2,292	27.8	30
GREAT CENTRAL INS CO	IL	92,043	46.5	-732	8,236	21.2	3.6	473	51.0	
GREAT GLOBAL ASSURANCE CO	AZ	4,679	51.4	-23	194	7.3	2.9	5	40.0	
GREAT NORTHERN INS CO	MN	76,487	25.0	394	4,691	21.8	6.6	69	59.6	
GREAT WEST CAS CO	NE	66,873	33.5	5,443	6,091	28.5	9.8	1,085	24.1	
GREATER NEW YORK MUTUAL INS CO	NY	175,339	32.2	-3,500	5,222	8.1	2.8			
GUARANTEE INS CO	DE	61,393	16.3	155	2,980	22.6	6.8	1,050	55.7	
GULF INSURANCE CO	MO	182,846	42.1	-4,944	9,184	11.9	0.9	1,054	35.2	
HANOVER INS CO	NH	616,771	28.6	-8,019	43,785	26.0	4.3	3,529	71.5	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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HARCO NATIONAL INS CO	NY	38,596	23.9	-640	992	8.8	2.0	276	81.5	
HARLEYSVILLE MUTUAL INS CO	PA	367,029	25.0	4,535	21,437	20.0	4.8			
HARTFORD ACCIDENT & INDEMNITY CO	CT	2,454,866	27.3	-43,794	116,243	14.8	6.0	15,944	61.0	
HARTFORD CASUALTY INS CO	NJ	331,994	22.8	-7,500	13,627	13.4	5.7	765	37.7	
HARTFORD FIRE INS CO	CT	3,295,690	40.8	-51,872	265,888	21.7	3.6	7,469	34.0	35
HARTFORD SM BOIL INSPECTION & INS	CT	272,779	55.1	10,619	40,281	31.1	8.6	1,381	5.2	
HAWKEYE SECURITY INS CO	IA	72,886	29.5	-1,985	3,866	13.4	1.2	3,065	52.5	
HEART OF AMERICA FIRE & CAS UNDWRS	MO	2,353	95.5	-118	336	16.4	-99.9			
HIGHLANDS INS CO	TX	484,670	25.3	-8,169	21,780	17.5	8.8	-79	-91.1	
HOME & AUTOMOBILE INS CO	IL	25,099	43.5	138	1,530	15.0	5.7			
HOME INDEMNITY CO	NH	342,424	16.9	-14,096	7,026	9.4	2.9	10,188	60.0	
HOME INS CO	NH	2,956,535	21.6	-110,449	80,705	11.1	1.7	9,264	62.4	43
HOME INS CO OF INDIANA	IN	37,293	31.3	-1,253	838	6.3	3.2	114	87.3	
HOWARD MAIN INS CO	FL	177,528	26.2	1,180	9,921	17.7	6.5	1,637	64.5	
HOUSEHOLD INS CO	IL	7,590	90.7	56	274	4.0	31.0			
HOUSTON GENERAL INS CO	TX	63,295	25.7	-6,422	-11,485	-67.9		95	-1.0	
IDEAL MUTUAL INS CO	NY	101,545	12.3	-48	2,733	21.7	2.0	1,281	53.8	
IFA INS CO	NJ	1,819	40.9	-34	53	6.0	1.9			
IGF INS CO	IA	6,729	47.0	753	812	20.1	17.3			
ILLINOIS NATIONAL INS CO	IL	11,611	99.5		1,237	12.3			******	
IMPERIAL CASUALTY & INDEMNITY CO	NE	47,354	46.2	5,599	6,611	29.7	17.2	219	13.7	
INA REINSURANCE CO	DE	642,713	17.0	4,499	26,002	19.6	6.5			
INA UNDERWRITERS INS CO	CA	358,904	37.2	-4,600	11,397	12.2	4.0	453	94.8	4
INDEMNITY INS CO OF NORTH AM	NY	31,949	92.9	1,362	1,972	6.7	1.2	25	8.3	
INDIANA LUMBERMENS MUTUAL INS CO	IN	70,972	26.1	-183	1,975	8.8	2.4	661	142.9	9
INDUSTRIAL INDEMNITY CO	CA	633,202	19.4	-5,384	37,075	30.4	5.8	171	53.2	
INDUSTRIES MUTUAL INS CO	NE	2,798	96.8	70	194	7.3	23.9			
INLAND INS CO	NE	15,445	79.6	-678	2,109	21.8	-13.9	34		
INS CO OF NORTH AMERICA	PA	3,656,836	22.8	-76,407	186,572	22.3	3.8	14,041	62.3	
INS CO OF THE STATE OF PENNSYLVANIA	PA	238,592	19.0	710	10,056	22.8	8.3	92	50.8	
INS CORPORATION OF AMERICA	TX	16,134	17.4	-191	861	33.4	6.0	35	40.0	
INTEGRITY INS CO	NJ	55,470	40.3	5,610	4,979	20.1	13.3	1,057	35.9	
INTERNATIONAL BUS & MERC REASSUR CO	IL	21,203	40.1	1,323	1,435	19.8	41.3	132	9.1	6
INTERNATIONAL INS CO	IL	167,131	17.4	-1,500	8,634	28.1	6.5	759	73.9	
INTERNATIONAL SERVICE INS CO	TX	60,985	42.9	-705	4,517	17.7	1.0	100	54.4	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
INVESTORS MORTGAGE INS CO	IL	94,471	13.9	6,729	3,487	19.2	22.1	144	20.4	
IOWA KEMPER INS CO	IA	47,449	31.1	-1,702	2,424	14.7	0.4	1,007	78.2	
IOWA MUTUAL INS CO	IA	36,481	28.7	-1,609	484	3.4	-0.6	709	57.8	5
IOWA NATIONAL MUTUAL INS CO	IA	167,820	28.0	-7,296	6,457	12.0	0.6	4,558	62.3	
JC PENNEY CASUALTY INS CO	OH	224,579	57.4	-8,434	12,154	10.8		136	191.5	
JEFFERSON INS CO OF NEW YORK	NY	80,624	21.4	-2,429	2,436	13.6	1.9	174	36.1	
JEWELERS MUTUAL INS CO	WI	14,315	13.3	-2,806	-659	-19.7	-8.4	135	7.7	
JOHN ALDEN INS CO	MN	15,856	41.6	547	3,281	38.9	34.8			
JOHN DEERE INS CO	NY	134,818	25.9	12,656	9,329	26.7	11.2	2,806	62.0	48
KANSAS CITY FIRE & MARINE INS CO	MO	40,479	19.4	-1,581	1,467	16.1	2.6	378	49.4	3
KEMPER REINSURANCE CO	IL	366,382	21.8	-4,023	24,031	32.8	9.2			
LIBERTY MORTGAGE INS CORP	MI	21,704	31.1	345	1,439	21.4	16.3	25	26.7	
LIBERTY MUTUAL FIRE INS CO	MA	635,575	21.1	2,113	20,193	15.3	2.7	5,777	94.0	536
LIBERTY MUTUAL INS CO	MA	5,605,683	18.5	19,157	151,529	14.4	2.4	4,634	41.2	173
LITITZ MUTUAL INS CO	PA	25,755	60.9	-1,540	1,229	7.6	-4.8	442	56.6	
LONDON ASSURANCE US BR	NY	103,265	35.4	181	8,840	25.7	5.7			
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	100,505	33.9	-3,930	7,039	21.5	1.6	2	-600.0	
LUMBERMENS MUTUAL CASUALTY CO	IL	1,995,959	37.0	223	165,716	25.8	4.7	1,436	59.9	36
LUMBERMENS MUTUAL INS CO	OH	100,599	28.1	-2,442	3,084	8.9	1.1	159	56.5	
LUMBERMENS UNDERWRITERS ALLIANCE	MO	108,348	53.6	14,047	9,700	17.2	5.0	702	15.8	175
LUTHERAN BENEVOLENT INS EXCHANGE	MO	4,609	63.8	-117	124	4.0	0.3	355	109.2	
MARYLAND CASUALTY CO	MD	1,372,467	26.8	-31,391	110,788	28.2	2.5	5,192	70.4	
MASSACHUSETTS BAY INS CO	MA	6,256	99.8		720	12.7		1,270	26.8	11
MEAD REINSURANCE CORP	IL	31,905	38.8	1,631	1,887	15.5	11.8			
MEDICAL INDEMNITY OF AMERICA INC	OH	37,775	43.9	-2,623	614	3.4	-3.5	2		
MEDICAL PROTECTIVE CO	IN	381,928	17.9	2,959	19,797	28.6	19.8	2,163	60.5	
MERCANTILE & GEN REI CO OF AMERICA	NY	55,749	43.0	-187	2,164	11.1	3.1			
MERCHANTS MUTUAL BONDING CO	IA	5,964	41.0	525	603	23.8	13.3	122	-27.5	
METROPOLITAN PROPERTY & LIAB INS CO	DE	993,797	19.8	-92,846	-6,665	-2.8	-3.6	436	69.1	
METROPOLITAN REINSURANCE CO	DE	57,229	44.9	-3,338	1,426	5.1	-0.6			
MFA MUTUAL INS CO	MO	319,578	48.3	-6,130	24,408	18.1	2.1	12,003	65.1	
MGIC INDEMNITY CORP	WI	132,490	38.1	3,766	10,240	16.0	29.9	689	-0.3	
MICHIGAN MILLERS MUTUAL INS CO	MI	98,101	39.7	450	5,252	13.1	2.9	1,909	15.5	119
MICHIGAN MUTUAL INS CO	MI	547,493	21.8	-2,857	21,399	18.8	5.1	62	69.5	6
MID CENTURY INS CO	CA	25,191	83.6	4	1,079	5.3		10,564	79.3	1

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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MID CONTINENT CAS CO	OK	65,684	26.1	4,718	5,386	31.8	9.2	1,590	59.1	
MIDLAND INS CO	NY	179,440	18.6	-1,503	9,433	19.7	5.0	146	35.4	
MIDWEST MUTUAL INS CO	IA	23,453	34.8	-615	511	4.8	0.7	1,241	41.6	
MIDWESTERN INS CO	OK	6,187	38.6	87	252	10.0	5.0	340	47.5	
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX									
MILLERS MUTUAL INS ASN OF ILLINOIS	IL	86,896	46.9	-6,937	3,344	7.8	-5.7	609	49.9	20
MILLERS MUTUAL INS CO	PA	17,167	61.8	1,033	1,323	12.8	5.4	343	63.7	39
MILLERS NATIONAL INS CO	IL	27,562	33.6	-14	1,521	15.1	2.1	24		2
MINNEHOMA INS CO	AZ	19,723	49.2	1,113	1,119	12.5	6.9	251	39.7	
MISSION INS CO	CA	552,667	29.4	22,992	40,634	25.4	8.5	1,705	-3.0	
MODERN SERVICE INS CO	MN	9,871	34.8	191	629	18.6	7.5			
MONARCH INS CO OF OHIO	OH	74,204	25.3	-4,070	2,322	10.3	-1.6	307	22.7	
MONY REINSURANCE CORP	DE	137,738	26.2	-2,324	3,157	7.6	4.5			
MORTGAGE GUARANTY INS CORP	WI	734,273	23.7	-269	34,113	16.4	15.5	2,668	71.1	
MOTOR CLUB OF AMERICA INS CO	NJ	66,067	4.7	-4,964	-797	-19.5	-2.0			
MOTOR VEHICLE CASUALTY CO	IL	22,664	31.9	1,316	1,687	18.4	10.1			
MOTORISTS MUTUAL INS CO	OH	204,387	26.8	-4,487	5,779	9.0	2.5			
MOTORS INS CORP	NY	964,079	26.1	-315	64,895	29.2	5.8	1,048	83.0	
MUNICH AMERICAN REINSURANCE CO	NY	267,786	17.1	-6,439	4,279	8.8	0.8			
MUNICH REINSURANCE CO US BR	NY	161,047	24.1	-6,952	6,392	15.1	3.9			
MUTUAL PROTECTIVE INS CO	NE	28,394	31.5	90	1,464	14.1	0.8	573	59.9	
MUTUAL SERVICE CASUALTY INS CO	MN	145,253	30.2	-1,417	7,105	15.4	5.7	723	51.3	
NATIONAL AMERICAN INS CO	NE	54,530	43.3	-2,892	25	0.1	-3.1	300	56.5	
NATIONAL AMERICAN INS CO OF CA	CA	34,098	24.5	266	-457	-4.5	3.2	116	29.0	
NATIONAL AMERICAN INS CO OF NEW YORK	NY	55,197	30.9	-1,316	2,274	11.0	0.8	39	15.6	
NATIONAL BONDING & ACCIDENT INS CO	NY	6,212	40.6	-1,682	-637	-20.5	-13.7	100	37.9	
NATIONAL CASUALTY CO	MI	132,764	24.9	-3,989	7,722	25.7	4.2	2,203	67.9	
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	18,006	27.7	2,455	1,781	39.9	37.8	27	14.8	
NATIONAL FARMERS UNION PROP & CAS CO	UT	125,373	28.5	-13,018	2,572	5.9	-4.2	4,982	65.8	37
NATIONAL FARMERS UNION STD INS CO	CO	8,703	53.0	-702	-7	-0.2	-3.6	197	104.6	
NATIONAL FIRE INS CO OF HARTFORD	CT	647,046	19.7	-16,044	5,058	3.7	4.7	458	65.3	
NATIONAL GENERAL INS CO	MO	25,088	27.6	222	1,169	14.8	3.2	384	31.1	
NATIONAL INDEMNITY CO	NE	456,117	58.2	5,504	39,116	17.4	11.1	895	37.0	
NATIONAL INS UNDERWRITERS	MO	12,054	17.5	-522	180	8.2	-1.4	431	51.3	
NATIONAL PROPERTY OWNERS INS CO	TN	10,710	39.5	-1,901	-663	-12.4	-17.8			

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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NATIONAL REINSURANCE CORP	DE	316,685	23.4	-10,148	14,057	16.6	2.4			
NATIONAL SURETY CORP	IL	659,448	15.2	-5,267	31,290	21.5	6.1	1,752	9.7	
NATIONAL UNION FIRE INS CO OF PITTSB	PA	906,954	14.9	3,052	45,660	28.0	8.1	6,342	91.4	
NATIONWIDE GENERAL INS CO	OH	14,059	47.0	-685	284	4.4	-11.6			
NATIONWIDE MUTUAL FIRE INS CO	OH	440,606	32.1	11,529	27,099	20.5	4.5	99	76.4	
NATIONWIDE MUTUAL INS CO	OH	2,796,135	33.7	-4,163	150,235	17.2	5.0	313	77.2	1
NEW ENGLAND REINSURANCE CORP	MA	156,664	23.2	-1,004	6,412	11.6	8.2	28		
NEW HAMPSHIRE INS CO	NH	898,011	24.6	6,414	54,206	26.2	6.2	2,409	96.1	
NEW YORK UNDERWRITERS INS CO	NY	231,698	26.2	-5,000	10,475	13.4	5.8	161	26.9	
NEWARK INS CO	NJ	121,468	25.1	-1,797	6,792	22.5	3.1	150	56.5	
NIAGARA FIRE INS CO	DE	85,284	22.5	-3,162	3,354	16.4	2.3	82	13.9	26
NORTH AMERICAN CO FOR PROP & CAS INS	NY	71,399	27.1	-41	4,947	24.5	119.5			
NORTH AMERICAN REINSURANCE CORP	NY	672,079	21.4	-16,428	39,979	30.3	4.1			
NORTH RIVER INS CO	NJ	616,127	19.4	-5,352	36,176	32.0	6.5	1,178	69.4	57
NORTH STAR REINSURANCE CORP	DE	172,545	31.5	-3,059	6,500	11.5	6.6	3		
NORTHBROOK INDEMNITY CO	IL	6,776	93.5	-30	370	5.9				
NORTHBROOK NATIONAL INS CO	IL	7,006	90.4	-30	358	5.9				
NORTHBROOK PROPERTY & CAS INS CO	IL	92,244	50.3	-819	8,614	18.2	3.2	14	100.0	
NORTHEASTERN INS CO OF HARTFORD	CT	112,460	32.5	-4,334	5,425	14.1	1.6			
NORTHERN ASSURANCE CO OF AMERICA	MA							426	85.3	6
NORTHERN ASSURANCE CO OF AMERICA	VT	116,924	39.6	-3,035	2,193	6.1	1.9	426	85.3	6
NORTHERN INS CO OF NEW YORK	NY	24,097	99.7		1,757	7.5		1,753	29.0	5
NORTHLAND INS CO	MN	45,654	42.6	1,301	1,942	9.5	7.2	63	19.1	
NORTHWESTERN NTL CASUALTY CO	WI	4,894	98.6		236	4.9		6,335	50.6	64
NORTHWESTERN NTL INS CO	WI	331,259	20.3	2,908	16,658	23.2	6.4	6,380	69.7	27
NORTHWESTERN PACIFIC INDEMNITY CO	OR	2,619	100.0		485	5.2				
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	40,415	32.0	-506	2,929	23.4	1.8	1,063	91.7	
OHIO CASUALTY INS CO	OH	826,745	40.3	4,432	80,945	28.7	5.7	3,872	41.3	
OHIO FARMERS INS CO	OH	212,694	49.1	583	15,886	16.8	3.2			
OHIO REINSURANCE CORP	OH	23,920	33.7	-271	1,220	14.1	3.7			
OHIO SECURITY INS CO	OH	15,409	58.8	385	1,065	11.4	6.9	80	176.7	
OKLAHOMA FARM BUREAU MUTUAL INS CO	OK	44,921	40.3	-1,508	1,703	9.4	0.3			
OLD GENERAL INS CO	PA	6,415	50.3	-27	366	7.7	7.9	28	86.1	
OLD REPUBLIC INS CO	PA	614,562	19.0	19,188	24,700	21.8	13.9	702	96.9	
OMAHA INDEMNITY CO	NE	34,606	49.8	-3,574	-664	-4.1	-9.9	272	80.2	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

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PACIFIC EMPLOYERS INS CO	CA	317,973	19.6	-7,401	10,191	14.6	3.1	2,169	80.1	212
PACIFIC INDEMNITY CO	CA	344,013	22.9	2,372	19,254	20.9	6.8	71	-211.8	
PEERLESS INS CO	NH	164,837	23.9	-5,298	3,524	6.9	1.1	10		
PENNSYLVANIA GENERAL INS CO	PA	179,024	49.4	-1,266	18,017	23.5	6.9	679	39.4	2
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	47,187	43.9	-1,331	1,894	8.7	-1.6	97	74.2	
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	300,257	21.4	1,822	13,065	15.2	5.1	1,891	62.0	
PETROLEUM CASUALTY CO	TX	20,072	21.8	913	1,598	33.4	8.1	8		
PHILADELPHIA MANUFACTURERS MU I C	PA	162,958	24.7	-9,020	8,121	18.1	-0.5	74	152.4	
PHILADELPHIA REINSURANCE CORP	PA	109,064	22.2	-5,842	1,478	5.6	1.1			
PHOENIX ASSURANCE CO OF NEW YORK	NH	246,404	34.9	-8,991	20,907	26.7	2.4	41	14.9	
PHOENIX INS CO	CT	998,680	26.6	-24,530	40,954	16.0	3.5	389	57.9	
PLANET INS CO	WI	21,265	33.4	-385	866	9.9	5.3	189	31.6	
PMI MORTGAGE INS CO	AZ	116,630	36.2	7,272	3,909	8.3	21.3	27	-22.6	
POTOMAC INS CO	PA	576,175	48.5	-3,983	48,492	19.2	7.1	2		
PRAIRIE STATE FARMERS INS ASN	IL	4,428	59.6	201	318	12.0	6.9			
PRAIRIE STATES INS CO	TX	548	96.7	-97	-23	-4.2	-4.0	656	65.7	
PREFERRED RISK MUTUAL INS CO	IA	160,539	42.1	1,617	9,180	13.7	4.2	1,472	59.7	
PREMIER INS CO	CA	78,051	40.9	2,470	4,217	12.1	8.0	1		
PROFESSIONAL MUTUAL INS CO	MO	36,235	26.8	-519	1,265	12.3	10.5	228	87.7	
PROGRESSIVE CASUALTY INS CO	OH	195,665	32.0	9,548	18,592	26.5	10.7	19	90.9	
PROPRIETORS INS CO	OH	45,866	12.9	-6,487	-2,555	-26.3	-9.7	149	190.7	
PROTECTION MUTUAL INS CO	IL	495,418	24.4	-20,834	22,408	16.9	6.4	-1,182	-12.5	
PROTECTIVE FIRE & CASUALTY CO	NE	11,197	21.2	-2,192	-676	-17.1	-10.5	1,045	61.7	
PROTECTIVE INS CO	IN	89,468	30.7	672	3,637	13.1	10.8	305	-27.5	
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	21,027	51.5	1,161	1,370	10.6	4.8	248	42.6	
PROVIDENCE WASHINGTON INS CO	RI	165,221	35.3	-1,407	7,992	11.0	2.6	26	-320.0	
PRUDENTIAL PROPERTY & CAS INS CO	NJ	1,238,049	26.3	-72,872	17,684	4.8	-1.0	3,704	68.9	
PRUDENTIAL REINSURANCE CO	DE	1,259,754	13.3	899	33,701	17.9	7.1		******	
PURITAN INS CO	CT	152,915	36.4	2,944	10,014	17.7	8.8	1,547	15.7	
RANGER INS CO	DE	200,624	24.9	-1,204	10,639	18.4	5.3	3,110	68.5	
RANGER INS CO	DE	5,946	99.0	-126	126	4.3				
RECIPROCAL EXCHANGE	MO	32,452	26.1	2,748	1,967	18.3	7.5	1	-700.0	
REGENT INS CO	WI	54,338	37.3	2,503	2,764	13.0	12.2			
REINSURANCE CORPORATION OF NEW YORK	NY	141,671	25.0	-6,800	2,806	6.3	2.1			
RELIANCE INS CO	PA	1,449,557	25.8	-33,979	85,828	22.7	3.9	5,395	55.3	

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REPUBLIC INS CO	DE	426,278	25.1	-5,088	47,229	71.5	14.5	2,948	50.8	
RLI INS CO	IL	30,081	31.9	691	1,854	18.3	6.2	240	41.9	
ROCHDALE INS CO	NY	41,760	15.0	-2,384	593	7.9	-0.2			
ROYAL INDEMNITY CO	DE	341,043	28.9	-4,791	17,399	17.8	3.1	352	39.7	
ROYAL INS CO OF AMERICA	IL	741,286	24.4	-11,078	42,010	23.2	3.1	6,573	43.5	
SAFECO INS CO OF AMERICA	WA	715,026	25.4	-3,232	21,133	8.9	4.7	7,006	44.4	
SAFEGUARD INS CO	CT	201,276	24.7	-2,994	11,419	22.7	3.1	189	32.7	
SAINT PAUL FIRE & MARINE INS CO	MN	3,328,527	20.9	-73,290	180,523	24.6	6.3	20,296	56.3	
SAINT PAUL GUARDIAN INS CO	MN	9,408	100.0		562	6.1		1,079	68.0	164
SAINT PAUL MERCURY INS CO	MN	17,660	100.0		756	4.4		4,865	42.5	68
SCOR REINSURANCE CO	TX	145,614	14.3	-3,141	188	0.7	-1.6			
SEA INS CO LTD US BR	NY	73,742	30.8	63	7,446	35.9	4.9	7		
SEABOARD SURETY CO	NY	88,839	48.4	3,407	8,749	18.0	18.0	476	-3.8	
SECURITY CASUALTY CO	IL	63,109	20.9	-8,492	-3,035	-26.8	-13.5	3	25.0	
SECURITY INS CO OF HARTFORD	CT	180,435	23.0	-2,784	5,135	7.9	2.0	201	39.6	
SECURITY NATIONAL INS CO	TX	6,765	90.0	502	273	4.6		2,916	56.5	7
SELECT INS CO	TX	43,260	26.7	-1,335	1,534	9.8	0.8	525	30.6	4
SENTRY INDEMNITY CO	KS	43,723	18.9	-5,822	-1,542	-12.6	-8.1	114	144.5	
SENTRY INS A MUTUAL CO	WI	818,565	28.1	7,889	55,876	28.6	5.5	1,665	75.2	2
SHELBY MUTUAL INS CO OF SHELBY OHIO	OH	200,742	23.0	-5,096	5,184	8.5	1.7			
SIGNET REINSURANCE CO	NJ	31,080	19.2	182	1,973	31.4	9.1			
SKANDIA AMERICA REINSURANCE CORP	DE	384,346	24.6	-2,909	23,375	27.5	5.5			
SOUTH CAROLINA INS CO	SC	174,759	34.2	-2,276	17,151	28.6	4.0	1,085	49.4	
SOUTHERN INS CO	TX	12,454	24.8	-1	696	17.1	5.4	217	48.1	
STANDARD FIRE INS CO	CT	383,645	26.3	-10,681	16,269	15.5	5.2	3,168	68.4	68
STANDARD GUARANTY INS CO	GA	43,037	32.4	880	3,591	22.5	11.0	-17	100.0	
STATE AUTO & CASUALTY UNDERWRITERS	IA	25,780	13.5	-478	166	4.1	1.4	2,213	48.4	
STATE AUTOMOBILE MUTUAL INS CO	OH	289,353	41.0	-2,392	18,671	15.1	2.5			
STATE FARM FIRE & CASUALTY CO	IL	3,080,881	30.2	-31,894	167,995	16.7	4.4	36,196	57.6	
STATE FARM GENERAL INS CO	IL	30,219	21.9		495	7.8		2,020	51.3	
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	10,289,934	49.0	269,700	819,339	19.2	6.8	80,013	67.1	
STATE SURETY CO	IA	2,972	99.6		151	5.2		90	26.7	
STATESMAN INS CO	IN	14,662	27.2	-421	353	7.1	0.6	4		
STONEWALL INS CO	AL	163,927	36.9	-1,824	5,243	8.5	6.4	823	206.0	
SUN INS OFFICE LTD US BR	NY	105,970	31.6	777	8,447	25.3	6.2	127	-4.9	

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
SURETY INS CO OF CALIFORNIA	CA	3,772	33.2	-512	-121	-6.8	-4.6	95	42.9	
SWISS REINSURANCE CO US BR	NY	601,659	28.5	-20,912	42,177	26.5	2.6			
SWITZERLAND GENERAL INS CORP OF NY	NY	30,274	39.1	-1,690	1,290	11.2	-2.6			
TEXAS GENERAL INDEMNITY CO	CO	7,664	87.1	2,472	1,301	21.2				
TICOR MORTGAGE INS CO	CA	147,014	39.3	11,031	3,142	5.4	21.9	269	30.0	
TOKIO MARINE & FIRE INS CO LTD US BR	NY	123,201	30.7	-1,752	5,106	13.1	3.1	1		
TRANSAMERICA INDEMNITY CO	CA	11,458	96.2	-16	742	7.6		1		
TRANSAMERICA INS CO	CA	947,052	21.2	-12,656	46,256	20.1	4.2	2,078	36.8	32
TRANSAMERICA INS CO OF MICHIGAN	MI	151,878	49.9	-552	11,130	16.3	3.1			
TRANSAMERICA INS CORP AMERICA	MI	136,965	34.2	5,942	10,996	23.5	7.1	277	28.1	
TRANSCONTINENTAL INS CO	NY	123,536	25.8	-2,831	1,981	5.8	5.1	89	38.7	
TRANSIT CASUALTY CO	MO	179,135	24.1	750	12,093	30.6	9.3	275	43.2	
TRANSPORT INDEMNITY CO	CA	133,260	19.8	1,252	5,436	21.0	6.4	357	52.5	5
TRANSPORT INSURANCE CO	IA	197,429	25.0	2,774	15,627	34.7	12.9	150	84.7	
TRANSPORTATION INS CO	IL	17,102	96.8		659	4.0		2,253	68.0	126
TRAVELERS INDEMNITY CO	CT	4,751,904	24.7	-105,172	197,253	16.7	3.7	29,360	54.3	155
TRAVELERS INDEMNITY CO OF AMERICA	GA	39,453	26.7		606	5.9		155	72.0	
TRAVELERS INDEMNITY CO OF ILLINOIS	IL	76,668	11.6	-2,109	1,230	11.0	4.5			
TRAVELERS INDEMNITY CO OF RI	RI	491,394	19.3	-7,933	17,565	18.1	7.1	870	195.9	
TRAVELERS INSURANCE COMPANY (PL)	CT	13,351,227	4.5	-11,543	13,578	2.3	-99.9	6,220	109.9	
TRI STATE INS CO	OK	47,699	32.9	648	3,395	22.4	5.2	3,855	66.4	121
TRINITY UNIVERSAL INS CO	TX	586,331	77.8	10,963	190,810	71.0	9.3	1,615	31.8	
TRUCK INS EXCHANGE	CA	789,982	19.1	15,801	38,231	27.5	9.3	4,490	87.1	68
TWIN CITY FIRE INS CO	MN	91,185	29.7	-1,875	4,272	13.4	6.3	5,298	69.2	123
UNDERWRITERS INS CO	IL	38,515	28.8	156	2,361	22.0	3.6	430	62.1	2
UNIGARD INS CO	WA	29,893	62.0	-446	1,062	5.6	4.1	3	-14.3	
UNIGARD MUTUAL INS CO	WA	417,851	23.6	-5,216	10,191	9.0	2.6	20	1643.5	
UNION AUTOMOBILE INDEMNITY ASN	IL	16,555	60.5	-807	1,241	13.6	-2.2		******	
UNION INS CO	NE	48,522	48.5	-3,128	3,743	14.6	-2.4	2,005	58.8	
UNION MUTUAL INS CO OF PROVIDENCE	RI	6,391	43.6	72	512	19.6	7.3	266	55.5	
UNITED FIRE & CASUALTY CO	IA	68,135	32.1	2,567	4,773	19.5	6.5	992	27.9	
UNITED FIRE INS CO	NY	13,623	12.6	-1,010	-39	-0.9	-0.6	15	43.8	
UNITED GTY RESIDENTIAL INS CO OF IA	IA	157,931	24.1	12,274	5,269	11.6	25.0	672	33.7	
UNITED GTY RESIDENTIAL INS CO OF NC	NC	23,319	67.5	140	1,510	9.6	15.3	48	102.3	
UNITED PACIFIC INS CO	WA	203,694	23.9	-3,850	5,428	10.3	4.7	1,110	63.6	12

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	*** BUSINESS IN STATE *** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
UNITED SECURITY INS CO	NJ	32,095	28.8	-1,459	1,377	12.4	-0.4	723	54.9	3
UNITED SERVICES AUTOMOBILE ASN	TX	1,384,236	47.1	100,947	83,098	13.4	2.8	5,435	54.8	794
UNITED STATES FIDELITY & GUARANTY CO	MD	3,973,209	25.9	94,307	348,369	32.9	8.1	31,087	48.4	
UNITED STATES FIRE INS CO	NY	1,399,634	19.0	-11,739	70,768	26.7	6.4	7,728	37.4	
UNIVERSAL REINSURANCE CORP	NJ	84,916	16.6	-4,603	1,744	11.1	3.0	313	61.1	
UNIVERSAL SURETY CO	NE	10,348	52.1	-962	118	2.2	-10.6	298	592.8	
UNIVERSAL UNDERWRITERS INS CO	MO	287,102	42.7	23,438	28,674	25.9	7.7	2,602	45.0	180
USAA CASUALTY INS CO	TX	162,500	26.1	-6,935	6,758	15.8	1.5	430	93.9	
UTICA MUTUAL INS CO	NY	446,971	19.8	4,967	17,761	16.1	4.4	292	13.2	9
VALIANT INS CO	IA	4,115	99.8		218	5.3			-100.0	
VALLEY FORGE INS CO	PA	116,180	21.1	-2,831	2,693	10.5	5.2	1,627	57.5	
VANGUARD INS CO	TX	11,901	93.8	402	732	6.8		460	40.8	
VEREX ASSURANCE INC	WI	158,370	17.4	-8,437	7,352	22.7	5.1	1,513	28.3	
VEREX INDEMNITY CORP	WI	11,857	83.1	-60	-65	-0.7	21.6	-3	66.7	
VIGILANT INS CO	NY	230,959	20.8	-6,585	12,005	20.7	2.8	331	27.7	21
VIRGINIA SURETY CO INC	VA	29,166	17.4	1,405	1,078	14.0	13.2	5		
WARNER RECIPROCAL INSURERS	IL	8,751	45.7	391	831	21.1	4.7	9		
WAUSAU UNDERWRITERS INS CO	WI	86,872	25.8	1,539	4,559	20.6	10.4	220	95.5	
WEST AMERICAN INS CO	CA	582,644	36.0	11,452	55,573	26.8	5.5	3,145	49.5	54
WESTCHESTER FIRE INS CO	NY	628,516	18.9	-5,357	34,992	30.1	6.5	474	23.8	
WESTERN SURETY CO	SD	42,755	46.3	2,944	4,487	18.3	13.9	388	6.5	
WESTFIELD INS CO	OH	125,957	34.1	467	7,006	14.7	3.4			
WILSHIRE INS CO	CA	36,594	29.4	1,472	2,410	21.5	5.4			
YASUDA FIRE & MARINE INS CO OF AM	NY	31,919	49.8	-929	1,420	10.9	1.5			
YOSEMITE INS CO	CA	44,264	28.7	904	2,152	15.4	28.4	5	100.0	
YUKON INDEMNITY CO	OK	2,281	53.2	-122	53	4.3	-1.2			
ZURICH INS CO US BR	NY	797,684	20.3	-30,743	29,819	15.4	1.8	1,493	72.7	
TOTAL FOR FOREIGN COMPANIES	482	183,032,609	26.9	-1,505,138	9,589,441			817,590	59.5	6,313
TOTAL FOREIGN AND DOMESTIC COMPANIES	509	184,031,061	27.0	-1,492,004	9,653,860			1,041,805	59.6	7,099

KANSAS FOREIGN FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	**** BUSINESS IN STATE **** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
Massachusetts Casualty Ins. Co.	MA	55,202	30.1	4,075				31	18.8	
Physicians Mutual Ins. Co.	NB	125,339	36.3	4,237				2,503	70.0	

KANSAS DOMESTIC FIRE AND CASUALTY COMPANIES - 1980

COMPANY	DOM	ASSETS $000	SURPLUS TO ASSETS %	NET UND GAIN $000	TOTAL RETURN $000	TOT RET TO MEAN NET WORTH %	INS OP INC TO PREM EARN %	**** BUSINESS IN STATE **** DIRECT PREMIUM WRITTEN $000	LOSS RATIO %	DIVIDENDS PAID $000
Farmers Mutual Insurance Company of Barton County	KS	2,042	92.7	267				1,421	51.4	

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DATE	FUND	F	AGENCY	ACCT.	VOU. NO.	ACT.	OBJECT	AMOUNT
6/15/81	7092	1	551	0000	001089	03	512	2,000,718.58

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR000		43.19	5.99	49.18	1.47	47.66	1
FR000		64.30	8.93	73.23	2.19	71.04	2
FR000	MEADE CO	702.22	97.90	838.12	19.14	818.98	3
FR101	ABILENE	11,001.44	1,538.24	12,599.68	378.00	12,221.68	4
FR102	ADA	284.50	37.48	306.98	9.21	297.77	5
FR480	ALBERT	312.24	43.41	355.65	10.66	344.99	6
FR103	ALMA	1,077.40	149.90	1,227.80	36.84	1,190.96	7
FR104	ALMENA	421.10	58.56	479.66	14.39	465.27	8
FR105	ALTA VISTA	499.64	61.84	506.48	15.20	491.28	9
FR484	ALTAMONT	1,109.10	154.24	1,263.40	37.90	1,225.50	10
FR106	ANTHONY	4,364.98	607.01	4,971.99	149.16	4,822.83	11
FR107	ARCADIA	210.02	30.41	249.03	7.48	241.55	12
FR108	ARGONIA	967.68	134.60	1,102.48	33.08	1,069.40	13
FR109	ARKANSAS CITY	11,971.52	1,009.17	13,180.69	395.43	12,785.26	14
FR110	ARMA	1,217.50	169.32	1,386.88	41.61	1,345.27	15
FR111	ASHLAND	1,579.06	219.59	1,798.65	53.96	1,744.69	16
FR112	ATCHISON	10,370.72	1,442.18	11,812.90	354.39	11,458.51	17
FR113	ATTICA	1,192.34	165.81	1,358.15	40.75	1,317.40	18
FR114	ATWOOD	2,555.02	355.31	2,910.33	87.31	2,823.02	19
FR115	AUGUSTA	7,160.62	998.56	8,179.18	245.38	7,933.80	20
FR116	AURORA	239.84	33.36	273.20	8.20	265.00	21
FR117	AXTELL	359.80	50.04	409.84	12.30	397.54	22
FR118	BALDWIN CITY	2,175.32	302.51	2,477.83	74.34	2,403.49	23
FR119	BARNES	472.32	65.69	538.01	16.15	521.86	24
FR493	BARTLETT AND HACKBERRY TW	248.44	34.26	280.70	8.42	272.28	25
FR120	BAXTER SPRINGS	4,101.08	578.65	4,739.73	142.20	4,597.53	26
FR121	BAZINE	534.38	74.32	608.70	18.27	590.43	27
FR122	BEATTIE	430.32	59.85	490.17	14.71	475.46	28
FR123	BELLE PLAINE	1,401.86	203.29	1,665.15	49.96	1,615.19	29
FR124	BELLEVILLE	3,674.20	510.95	4,185.15	125.56	4,059.59	30
FR125	BELOIT	4,481.30	623.19	5,104.49	153.14	4,951.35	31
FR126	BENNINGTON	774.92	107.77	882.69	26.49	856.20	32
FR128	BERN	490.30	68.19	558.49	16.76	541.73	33
FR473	BEVERLY	335.64	46.67	382.31	11.46	370.85	34
FR130	BIRD CITY	1,142.22	158.84	1,301.06	39.04	1,262.02	35
FR496	BISON	294.20	40.91	335.11	10.05	325.06	36
FR482	BLUE MOUND	209.26	29.09	238.35	7.15	231.20	37
FR483	BLUE MOUND TWP.	203.46	28.29	231.75	6.95	224.80	38
FR131	BLUE RAPIDS	800.56	111.33	911.89	27.36	884.53	39
FR132	BURNER SPRINGS	5,276.48	733.77	6,010.25	180.31	5,829.94	40
FR513	BURRTON CO. #3	1,643.52	228.54	1,872.06	56.16	1,815.90	41
FR133	BREWSTER	819.48	113.96	933.44	28.01	905.43	42
FR134	BURLIN	1,166.84	162.27	1,329.11	39.88	1,289.23	43
FR135	BUHLER	964.76	134.17	1,098.93	32.97	1,065.96	44

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR136	BURDEN	790.26	109.90	900.16	27.01	873.15	45
FR137	BURLINGAME	2,511.48	349.26	2,860.74	85.83	2,774.91	46
FR138	BURLINGTON	3,028.84	421.20	3,450.04	103.51	3,346.53	47
FR139	BURNS	534.24	74.30	608.54	18.26	590.28	48
FR140	BURR OAK	411.48	57.22	468.70	14.07	454.63	49
FR480	BURRTON	623.64	86.72	710.36	21.31	689.05	50
FR141	BUSHTON	423.98	58.96	482.94	14.49	468.45	51
FR546	BUTLER CO #8	970.72	134.98	1,105.70	33.17	1,072.53	52
FR142	BUTLER CO. #1	1,599.80	222.48	1,822.28	54.67	1,767.61	53
FR514	BUTLER CO. #3	692.30	96.27	788.57	23.65	764.92	54
FR518	BUTLER CO. #4	475.26	66.08	541.34	16.24	525.10	55
FR549	BUTLER CO. #5	67.14	9.33	76.47	2.29	74.18	56
FR550	BUTLER CO. #7	192.28	26.73	219.01	6.57	212.44	57
FR551	BUTLER CO. #9	45.92	6.38	52.30	1.56	50.74	58
FR143	CALDWELL	2,009.74	279.48	2,289.22	68.68	2,220.54	59
FR144	CANEY	2,010.42	279.58	2,290.00	68.71	2,221.29	60
FR145	CANTON	871.44	121.19	992.63	29.78	962.85	61
FR146	CARBONDALE	835.84	116.24	952.08	28.57	923.51	62
FR147	CAWKER CITY	1,013.22	140.91	1,154.13	34.63	1,119.50	63
FR148	CEDAR VALE	752.80	104.69	857.49	25.73	831.76	64
FR473	CENTER TOWNSHIP	403.60	56.12	459.72	13.79	445.93	65
FR149	CENTRALIA	672.20	93.48	765.68	22.98	742.70	66
FR150	CHANUTE	11,007.98	1,530.80	12,538.78	376.17	12,162.61	67
FR151	CHAPMAN	1,162.42	161.65	1,324.07	39.73	1,284.34	68
FR152	CHASE	962.62	133.87	1,096.49	32.90	1,063.59	69
FR153	CHENEY	2,501.70	347.90	2,849.60	85.49	2,764.11	70
FR154	CHEROKEE	568.30	79.03	647.33	19.42	627.91	71
FR155	CHERRYVALE	2,241.60	311.73	2,553.33	76.60	2,476.73	72
FR156	CHETOPA	1,310.78	182.29	1,493.07	44.80	1,448.27	73
FR157	CIMARRON	3,164.74	440.10	3,604.84	108.15	3,496.69	74
FR158	CLAFLIN	1,272.18	176.92	1,449.10	43.48	1,405.62	75
FR481	CLARK CO. NO. 1	213.70	29.71	243.41	7.30	236.11	76
FR159	CLAY CENTER	5,281.20	734.42	6,015.62	180.47	5,835.15	77
FR521	CLAY CENTER RURAL #1	224.02	31.15	255.17	7.65	247.52	78
FR160	CLEARWATER	1,923.68	267.52	2,191.20	65.74	2,125.46	79
FR161	CLIFTON	847.62	117.88	965.50	28.97	936.53	80
FR474	CLOUD & REPUBLIC COS. #1	593.06	82.47	675.53	20.26	655.27	81
FR162	CLYDE	792.70	110.24	902.94	27.09	875.85	82
FR163	COFFEYVILLE	16,133.52	2,521.70	20,655.22	619.66	20,035.56	83
FR164	COLBY	8,528.80	1,186.01	9,714.81	291.44	9,423.17	84
FR166	COLLYER	414.24	57.61	471.85	14.16	457.69	85
FR167	COLONY	383.20	53.29	436.49	13.10	423.39	86
FR168	COLUMBUS	3,018.50	419.76	3,438.26	103.15	3,335.11	87
FR169	COLWICH	1,265.84	176.03	1,441.87	43.26	1,398.61	88
FR531	COMANCHE CO	1,877.34	261.06	2,138.40	64.15	2,074.25	89
FR170	CONCORDIA	7,437.32	1,030.09	8,437.41	253.13	8,184.28	90
FR171	CONWAY SPRINGS	1,702.58	236.77	1,939.35	58.19	1,881.16	91
FR172	COTTONWOOD FALLS	998.74	138.89	1,137.63	34.13	1,103.50	92
FR173	COUNCIL GROVE	3,428.02	476.71	3,904.73	117.15	3,787.58	93

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR174	COOKTLAND	474.50	65.99	540.49	16.22	524.27	94
FR552	COWLEY CO #4	218.48	30.38	248.86	7.46	241.40	95
FR535	CRAWFORD CO #2	486.69	67.67	554.31	16.62	537.69	96
FR175	CUBA	260.44	36.22	296.66	8.90	287.76	97
FR501	CUNNINGHAM	505.78	70.33	576.11	17.28	558.83	98
FR488	DECATUR CO. FIRE DIST. #1	1,338.80	186.17	1,524.97	45.74	1,479.23	99
FR176	DEERFIELD	632.40	87.95	720.35	21.62	698.73	100
FR515	DELAWARE TWP., LEAV. CO.	848.96	117.77	966.73	28.94	935.79	101
FR177	DELPHOS	611.84	85.09	696.93	20.91	676.02	102
FR178	DERBY	7,373.18	1,025.34	8,398.52	251.96	8,146.56	103
FR179	DEXTER	475.10	66.07	541.17	16.24	524.93	104
FR180	DIGHTON	2,690.06	374.92	3,070.98	92.13	2,978.85	105
FR181	DODGE CITY	22,862.52	3,179.33	26,041.85	781.26	25,260.59	106
FR536	DONIPHAN CO. #4	354.44	49.28	403.72	12.11	391.61	107
FR182	DORRANCE	257.08	35.75	292.83	8.79	284.04	108
FR184	DOWNS	1,507.02	209.57	1,716.59	51.50	1,665.09	109
FR537	EDGERTON GARDNER COMM.	782.34	108.79	891.13	26.73	864.40	110
FR408	EDNA	1,016.24	141.32	1,157.56	34.72	1,122.84	111
FR523	EDWARDSVILLE	1,788.84	248.75	2,037.59	61.12	1,976.47	112
FR185	EFFINGHAM	677.42	94.21	771.63	23.15	748.48	113
FR186	EL DORADO	17,032.36	2,452.01	20,084.37	602.54	19,481.83	114
FR187	ELK CITY	312.62	43.48	356.10	10.69	345.41	115
FR188	ELKHART	2,645.10	367.84	3,012.94	90.39	2,922.55	116
FR189	ELLINWOOD	4,521.14	628.73	5,149.87	154.50	4,995.37	117
FR190	ELLIS	2,332.70	324.39	2,657.09	79.72	2,577.37	118
FR532	ELLIS CO #1	710.08	98.74	808.82	24.26	784.56	119
FR191	ELLSWORTH	2,534.26	352.43	2,886.69	86.61	2,800.08	120
FR193	EMPORIA	21,281.02	2,959.40	24,240.42	727.22	23,513.20	121
FR457	ENGLEWOOD	282.42	39.27	321.69	9.65	312.04	122
FR194	ENTERPRISE	617.58	85.89	703.47	21.11	682.36	123
FR195	ERIE	1,882.26	261 76	2,144.02	64.33	2,079.69	124
FR196	ESBON	326.32	45.38	371.70	11.16	360.54	125
FR197	ESKRIDGE	883.14	122.82	1,005.96	30.18	975.78	126
FR198	EUDORA	1,446.68	201.18	1,647.86	49.44	1,598.42	127
FR199	EUREKA	3,668.80	510.21	4,179.07	125.38	4,053.69	128
FR200	EVEREST	362.64	50.43	413.07	12.40	400.67	129
FR543	FAIRMONT TOWNSHIP	539.82	75.06	614.88	18.44	596.44	130
FR201	FAIRVIEW	482.52	67.11	549.63	16.49	533.14	131
FR202	FALL RIVER	260.10	36.17	296.27	8.89	287.38	132
FR203	FLORENCE	705.38	98.10	803.48	24.11	779.37	133
FR512	FORD CO.	2,517.14	350.03	2,867.17	86.01	2,781.16	134
FR204	FORMOSO	275.04	38.25	313.29	9.40	303.89	135
FR205	FORT SCOTT	9,384.84	1,305.09	10,689.93	320.70	10,369.23	136
FR206	FOWLER	1,137.18	158.14	1,295.32	38.86	1,256.46	137
FR207	FRANKFORT	1,099.70	152.93	1,252.63	37.58	1,215.05	138
FR208	FREDONIA	3,332.56	463.44	3,796.00	113.89	3,682.11	139
FR209	FRONTENAC	1,379.54	191.85	1,571.39	47.15	1,524.24	140
FR210	GALATIA	254.96	35.46	290.42	8.72	281.70	141
FR211	GALENA	2,763.94	384.36	3,148.30	94.45	3,053.85	142

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR213	GARDEN CITY	25,829.29	3,591.89	29,421.13	882.64	28,538.49	143
FR214	GARDEN PLAIN	995.76	138.48	1,134.24	34.03	1,100.21	144
FR215	GARDNER	4,012.08	558.02	4,570.70	137.13	4,433.57	145
FR939	GARFIELD	353.78	49.19	402.97	12.08	390.89	146
FR216	GARNETT	3,963.94	551.24	4,515.18	135.46	4,379.72	147
FR217	GENESEO	300.36	50.95	417.31	12.52	404.79	148
FR218	GIRARD	3,460.22	482.03	3,948.25	118.45	3,829.80	149
FR219	GLASCO	781.58	108.69	890.27	26.71	863.56	150
FR220	GLEN ELDER	808.04	112.46	921.10	27.64	893.46	151
FR221	GODDARD	8,222.22	1,143.41	9,365.63	280.97	9,084.66	152
FR941	GORHAM FIRE DISTRICT #1	878.40	122.15	1,000.55	30.01	970.54	153
FR223	GREAT BEND	24,175.88	3,361.97	27,537.85	826.14	26,711.71	154
FR224	GREEN	197.09	20.45	167.49	5.03	162.46	155
FR225	GREENLEAF	803.58	111.79	915.07	27.48	888.19	156
FR226	GREENSBURG	2,897.56	375.13	3,072.69	92.19	2,980.50	157
FR905	GRENOLA	197.42	20.50	167.92	5.03	162.89	158
FR984	GRIDLEY	384.90	50.74	415.04	12.46	403.18	159
FR227	GYPSUM	543.52	75.59	619.11	18.58	600.53	160
FR228	HADDAM	200.22	28.68	234.90	7.05	227.85	161
FR229	HALSTEAD	2,213.20	307.79	2,521.07	75.64	2,445.43	162
FR230	HAMILTON	431.00	60.87	498.53	14.96	483.57	163
FR231	HANOVER	820.94	114.17	935.11	28.06	907.05	164
FR906	HARDTNER	476.50	66.26	542.76	16.28	526.48	165
FR232	HARPER	2,907.12	276.34	2,263.46	67.91	2,195.55	166
FR233	HARTFORD	502.04	69.82	571.86	17.16	554.70	167
FR234	HARVEYVILLE	372.38	51.81	424.19	12.74	411.65	168
FR235	HAVEN	1,939.82	202.31	1,657.13	49.72	1,607.41	169
FR236	HAVILAND	932.16	129.03	1,061.19	31.86	1,029.93	170
FR237	HAYS	20,930.60	2,288.50	18,745.10	562.36	18,182.74	171
FR238	HERINGTON	3,873.50	427.70	3,503.26	105.10	3,398.16	172
FR239	HERNDON	417.68	58.09	475.77	14.28	461.49	173
FR240	HESSTON	2,309.68	329.54	2,699.22	80.98	2,618.24	174
FR241	HIAWATHA	5,037.82	644.92	5,282.54	158.48	5,124.06	175
FR242	HIGHLAND	1,120.16	155.86	1,276.02	38.30	1,238.32	176
FR243	HILL CITY	2,773.82	385.74	3,159.56	96.79	3,062.77	177
FR244	HILLSBORO	1,933.28	268.85	2,202.13	66.07	2,136.06	178
FR245	HOISINGTON	3,755.90	522.31	4,278.21	128.35	4,149.86	179
FR246	HOLTON	4,277.98	594.91	4,872.89	146.19	4,726.70	180
FR247	HOLYROOD	1,590.58	221.19	1,811.77	54.36	1,757.41	181
FR248	HOPE	880.84	94.68	775.52	23.27	752.25	182
FR249	HORTON	1,539.16	186.23	1,525.39	45.77	1,479.62	183
FR250	HOWARD	816.58	113.53	929.91	27.90	902.01	184
FR251	HOXIE	2,004.00	278.69	2,282.09	68.49	2,214.20	185
FR253	HUMBOLDT	2,882.72	280.85	2,349.57	70.49	2,279.08	186
FR254	HUTCHINSON	49,439.28	6,877.94	56,337.22	1,690.12	54,647.10	187
FR255	INDEPENDENCE	13,714.90	1,907.23	15,622.13	468.67	15,153.46	188
FR257	IOLA	12,039.00	1,398.23	11,452.89	343.59	11,109.30	189
FR301	JACKSON CO. #2	498.80	69.37	568.23	17.04	551.19	190
FR350	JEFFERSON CO #3	193.82	23.05	188.87	5.66	183.21	191

DIST. NO.	DISTRICT NAME	PREMIUM & TAX	AUTO-FIRE & SHARE	GROSS & TAX	2 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR200	JEFFERSON	1,217.09	109.33	1,386.97	41.61	1,345.36	192
FR201	JEWELL	861.70	119.83	981.53	29.45	952.08	193
FR202	JOHNSON CITY	9,529.80	829.23	5,134.03	154.63	4,999.40	194
FR312	JOHNSON CO. #1	17,397.14	2,419.38	19,817.12	594.52	19,222.60	195
FR313	JOHNSON CO. #2	12,325.72	1,714.05	14,039.77	421.20	13,618.57	196
FR203	JUNCTION CITY	13,188.98	2,111.88	17,278.36	518.96	16,779.40	197
FR204	KANOPOLIS	577.00	80.34	658.02	19.75	638.27	198
FR205	KANSAS CITY	116,938.10	15,035.81	128,072.91	3,842.19	124,230.72	199
FR398	KAW INDP	94.72	13.17	107.89	3.23	104.66	200
FR339	KEARNY CO. #2	79.09	10.98	90.02	2.70	87.32	201
FR400	KENSINGTON	924.08	128.59	1,053.27	31.60	1,021.67	202
FR206	KINGMAN	4,282.90	592.14	4,853.14	145.66	4,739.48	203
FR208	KINSLEY	2,122.74	295.20	2,417.94	72.54	2,345.40	204
FR209	KIOWA	2,193.22	305.00	2,498.22	74.95	2,423.27	205
FR210	KIRWIN	297.36	41.36	338.72	10.17	328.55	206
FR211	LACROSSE	2,522.08	350.73	2,872.81	86.19	2,786.62	207
FR212	LACYNE	1,339.99	185.09	1,525.08	45.62	1,479.46	208
FR213	LAMARCH	549.09	76.44	626.08	18.79	607.29	209
FR214	LAKE QUIVIRA	4,456.54	341.61	2,798.15	83.94	2,714.21	210
FR214	LAKIN	2,069.32	287.77	2,357.09	70.72	2,286.37	211
FR406	LANCASTER IMP.	1,003.10	139.50	1,142.66	34.27	1,108.39	212
FR396	LANE CO	997.00	138.72	1,136.32	34.08	1,102.24	213
FR215	LARNED	5,508.89	752.17	6,161.01	184.84	5,976.17	214
FR216	LAWRENCE	41,100.10	5,724.96	46,893.12	1,406.80	45,486.32	215
FR217	LEAVENWORTH	17,018.00	2,644.78	21,663.58	649.91	21,013.67	216
FR218	LEAWOOD	13,400.74	1,871.84	15,332.63	459.98	14,872.65	217
FR219	LEBANON	492.36	68.47	560.83	16.83	544.00	218
FR220	LENEXA	21,483.88	2,986.22	24,460.10	733.81	23,726.29	219
FR221	LENORA	772.00	107.37	879.43	26.39	853.04	220
FR409	LEONARDVILLE	280.82	39.04	319.86	9.59	310.27	221
FR222	LEOTI	1,784.82	365.18	2,155.00	94.66	3,060.34	222
FR223	LERUP	706.42	98.24	804.66	24.14	780.52	223
FR224	LEWIS	555.86	77.29	633.15	18.99	614.16	224
FR224	LIBERAL	16,747.96	2,329.02	19,076.98	572.31	18,504.67	225
FR225	LINCOLN	2,238.54	311.02	2,547.56	76.43	2,471.13	226
FR334	LINCOLN CO #1	309.00	43.06	352.72	10.58	342.14	227
FR226	LINDSBORG	2,541.46	353.43	2,894.89	86.85	2,808.04	228
FR227	LINN	761.58	105.91	867.47	26.03	841.44	229
FR228	LITTLE RIVER	644.08	89.57	733.65	22.01	711.64	230
FR229	LOGAN	883.60	122.88	1,006.48	30.20	976.28	231
FR364	LONG ISLAND F. D. #1	322.34	44.82	367.16	11.01	356.15	232
FR230	LOUISBURG	1,931.44	268.60	2,200.04	66.01	2,134.03	233
FR516	LUCAS F. D. #2	890.20	123.79	1,013.99	30.41	983.58	234
FR232	LURAY	398.90	55.48	454.38	13.64	440.74	235
FR233	LYNDON	1,079.24	149.39	1,223.63	36.71	1,186.92	236
FR234	LYONS	3,861.46	536.99	4,398.45	131.96	4,266.49	237
FR235	MACKSVILLE	583.06	81.09	664.15	19.93	644.22	238
FR236	MADISON	1,177.56	163.76	1,341.32	40.24	1,301.08	239
FR237	MANHATTAN	30,325.70	4,217.18	34,542.88	1,036.29	33,506.59	240

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR298	MANKATO	1,914.80	266.28	2,181.08	65.44	2,115.64	241
FR299	MAPLE HILL	789.68	109.82	899.50	26.99	872.51	242
FR300	MARION	2,548.04	354.34	2,902.38	87.08	2,815.30	243
FR492	MARION CO. F. D. #2	491.50	68.35	559.91	16.79	543.12	244
FR527	MARSHALL CO FIRE DIST NO 2	582.56	81.01	663.57	19.90	643.67	245
FR301	MARYSVILLE	4,561.78	634.38	5,196.16	155.89	5,040.27	246
FR302	MCCRACKEN	468.06	65.09	533.15	16.00	517.15	247
FR303	MCDONALD	400.40	55.69	456.15	13.69	442.46	248
FR304	MCFARLAND	192.80	26.81	219.61	6.59	213.02	249
FR305	MCPHERSON	12,380.14	1,722.45	14,108.59	423.26	13,685.33	250
FR530	MCPHERSON CO F D #4	422.84	58.80	481.64	14.44	467.20	251
FR491	MCPHERSON CO. FIRE DIST. #2	1,144.52	159.15	1,303.67	39.11	1,264.56	252
FR490	MCPHERSON CO. FIRE DIST. #3	378.06	52.65	431.31	12.93	418.38	253
FR493	MCPHERSON CO. FIRE DIST. #5	604.14	84.01	688.15	20.64	667.51	254
FR306	MEADE	1,914.80	266.98	2,186.78	65.61	2,121.17	255
FR307	MEDICINE LODGE	2,860.00	397.72	3,257.72	97.74	3,159.98	256
FR308	MERRIAM	7,824.92	1,088.16	8,913.08	267.40	8,645.68	257
FR309	MILTONVALE	538.76	74.93	613.69	18.42	595.27	258
FR310	MINNEAPOLIS	1,958.74	272.39	2,231.13	66.94	2,164.19	259
FR311	MINNEOLA	855.16	118.92	974.08	29.23	944.85	260
FR545	MISSION TWP SHAWNEE CO.	4,881.58	651.03	5,332.61	159.97	5,172.64	261
FR487	MITCHELL, CLOUD & OTTAWA #1	955.70	132.91	1,088.69	32.66	1,056.03	262
FR315	MOLINE	720.16	100.15	820.31	24.61	795.70	263
FR316	MONTEZUMA	1,050.80	146.14	1,197.00	35.92	1,161.08	264
FR544	MONTGOMERY CO	1,509.52	209.91	1,719.43	51.58	1,667.85	265
FR529	MONTICELLO TWP F D #1	307.04	42.69	349.73	10.49	339.24	266
FR317	MORGANVILLE	502.88	69.94	572.82	17.19	555.63	267
FR318	MORRILL	444.48	61.81	506.29	15.19	491.10	268
FR522	MORTON CO. F. D. #1	633.16	88.32	723.48	21.70	701.78	269
FR319	MOUND CITY	901.54	125.38	1,026.92	30.81	996.11	270
FR485	MOUND VALLEY	267.50	37.19	304.69	9.14	295.55	271
FR320	MOUNDRIDGE	1,397.30	194.32	1,591.68	47.76	1,543.92	272
FR321	MOUNT HOPE	996.42	138.57	1,134.99	34.05	1,100.94	273
FR322	MULBERRY	401.60	55.85	457.45	13.73	443.72	274
FR323	MULLINVILLE	503.44	70.01	573.45	17.20	556.25	275
FR324	MULVANE	3,115.92	433.31	3,549.23	106.47	3,442.76	276
FR506	MUNDEN NAKKA R.F.D. #3	503.06	78.29	641.35	19.24	622.11	277
FR325	NATOMA	975.86	135.71	1,111.57	33.34	1,078.23	278
FR495	NEMAHA CO. F. DIST. #2	211.82	29.45	241.27	7.23	234.04	279
FR472	NEMAHA CO. F. DIST. #3	412.16	57.31	469.47	14.08	455.39	280
FR499	NEMAHA CO. FIRE DIST. #1	340.80	47.39	388.19	11.64	376.55	281
FR326	NEODESHA	3,201.90	453.61	3,715.51	111.46	3,604.05	282
FR327	NESS CITY	2,732.14	379.94	3,112.08	93.36	3,018.72	283
FR328	NETAWAKA	157.38	21.89	179.27	5.37	173.90	284
FR329	NEWTON	13,993.46	1,876.72	15,374.18	461.16	14,911.02	285
FR330	NICKERSON	925.82	128.75	1,054.57	31.63	1,022.94	286
FR331	NORLATON	317.32	44.41	363.73	10.91	352.82	287
FR332	NORTON	4,334.50	602.78	4,937.34	148.12	4,789.22	288
FR520	NORTON CO FIRE DBZ	480.74	66.85	547.59	16.42	531.17	289

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DIST. NO.	DISTRICT NAME	PREMIUM & TAX	AUTO-FIRE & SHARE	GROSS & TAX	5 & KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR333	NORTONVILLE	639.39	86.94	726.48	21.85	706.63	290
FR334	OAKLEY	4,117.09	572.53	4,689.57	140.68	4,548.89	291
FR335	OBERLIN	3,293.46	458.00	3,751.46	112.54	3,638.92	292
FR336	OKETO	709.92	98.73	808.65	24.25	784.40	293
FR337	OLATHE	35,851.66	4,985.63	40,837.29	1,225.11	39,612.18	294
FR510	OLPE R.F.D.#1	877.26	121.99	999.25	29.97	969.28	295
FR338	ONAGA	925.32	128.68	1,054.00	31.62	1,022.38	296
FR339	OSAGE CITY	2,735.24	380.37	3,115.61	93.46	3,022.15	297
FR340	OSAWATOMIE	3,201.62	445.23	3,646.85	109.40	3,537.45	298
FR341	OSBORNE	2,844.92	395.62	3,240.54	97.21	3,143.33	299
FR342	OSKALOOSA	1,334.10	184.14	1,518.24	45.24	1,473.00	300
FR525	OSKALOOSA IMP.	387.22	53.84	441.06	13.23	427.83	301
FR343	OSWEGO	2,012.20	279.82	2,292.02	68.76	2,223.26	302
FR344	OTIS	820.40	114.09	934.49	28.03	906.46	303
FR345	OTTAWA	9,824.42	1,366.21	11,190.63	335.71	10,854.92	304
FR346	OVERBROOK	2,067.96	287.58	2,355.54	70.66	2,284.88	305
FR347	OXFORD	1,001.32	139.25	1,140.57	34.21	1,106.36	306
FR348	PALMER	243.00	33.80	276.80	8.30	268.50	307
FR349	PAOLA	6,669.54	927.49	7,597.03	227.91	7,369.12	308
FR350	PARKER	509.30	70.83	580.13	17.40	562.73	309
FR351	PARSONS	11,502.70	1,599.60	13,102.30	393.06	12,709.24	310
FR352	PAWNEE ROCK	478.08	66.49	544.57	16.33	528.24	311
FR353	PEABODY	1,430.10	198.88	1,628.98	48.86	1,580.12	312
FR456	PERRY	1,286.66	178.92	1,465.58	43.96	1,421.62	313
FR500	PHILLIPS CO. FIRE DIST. #1	963.08	133.92	1,097.00	32.91	1,064.09	314
FR354	PHILLIPSBURG	4,244.36	590.24	4,834.60	145.03	4,689.57	315
FR355	PITTSBURG	16,683.62	2,320.07	19,003.69	570.11	18,433.58	316
FR356	PLAINS	2,578.60	358.59	2,937.19	88.11	2,849.08	317
FR357	PLAINVILLE	3,081.52	428.53	3,510.05	105.30	3,404.75	318
FR358	PLEASANTON	1,250.38	173.88	1,424.26	42.72	1,381.54	319
FR359	PORTIS	116.06	16.14	132.20	3.96	128.24	320
FR461	POTTAWATOMIE CO. #4	440.54	61.26	501.80	15.05	486.75	321
FR498	POTTAWATOMIE CO. #5	175.50	24.40	199.90	5.99	193.91	322
FR360	POTWIN	883.08	122.81	1,005.89	30.17	975.72	323
FR528	PRAIRIE VIEW	1,442.84	200.64	1,643.48	49.30	1,594.18	324
FR362	PRATT	8,140.70	1,132.91	9,279.61	278.38	9,001.23	325
FR363	PRESTON	262.54	36.51	299.05	8.97	290.08	326
FR364	PRETTY PRAIRIE	542.08	75.39	617.47	18.52	598.95	327
FR367	QUENEMO	1,466.08	203.97	1,670.05	50.11	1,620.54	328
FR368	RANDALL	308.94	42.97	351.91	10.55	341.36	329
FR370	RANSOM	682.74	94.95	777.69	23.33	754.36	330
FR557	RENO CO #3	223.06	31.01	254.07	7.62	246.45	331
FR505	RENO CO. #4	813.16	113.07	926.23	27.78	898.45	332
FR497	RENO CO. FIRE DIST #7	793.64	110.36	904.00	27.12	876.88	333
FR458	RENO CO. NO. 2	1,664.26	231.43	1,895.69	56.87	1,838.82	334
FR508	REPUBLIC CO. CONS. F. DIST.	1,155.10	160.62	1,315.72	39.47	1,276.25	335
FR504	REPUBLIC CO. FIRE DIST #10	176.28	24.51	200.79	6.02	194.77	336
FR502	REPUBLIC CO. FIRE DIST #12	194.28	27.01	221.29	6.63	214.66	337
FR371	RESERVE	51.04	7.10	58.14	1.74	56.40	338

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR372	REAFORD	301.50	50.25	411.55	12.34	399.21	339
FR407	RILE CO. NO. 1	2,339.78	325.37	2,665.15	79.95	2,585.20	340
FR373	RICHMOND	510.54	70.97	581.31	17.43	563.88	3
FR374	RILEY	1,038.96	144.48	1,183.44	35.50	1,147.94	3
FR375	ROBINSON	457.38	63.61	520.99	15.62	505.37	3
FR376	ROSSVILLE	1,202.18	172.53	1,437.71	43.13	1,394.58	34
FR377	RUSSELL	7,113.56	989.24	8,102.80	243.08	7,859.72	345
FR400	S. HUTCHINSON	1,843.74	256.39	2,100.13	63.00	2,037.13	346
FR378	SABETHA	2,490.02	342.94	2,808.96	84.26	2,724.70	347
FR382	SALINA	40,988.04	5,058.18	46,346.22	1,390.38	44,955.84	348
FR383	SATANTA	1,145.94	159.35	1,305.29	39.15	1,266.14	349
FR384	SAVONBURG	113.38	15.76	129.14	3.87	125.27	350
FR385	SCAMMON	360.54	50.13	410.67	12.32	398.35	351
FR386	SCANDIA	669.10	93.04	762.14	22.86	739.28	352
FR387	SCOTT CITY	8,184.66	944.18	7,733.84	232.01	7,501.83	353
FR388	SCRANTON	439.08	61.05	500.13	15.00	485.13	354
FR389	SEDAN	2,137.86	297.29	2,435.15	73.05	2,362.10	355
FR390	SEDGWICK	3,991.22	478.34	3,919.76	117.59	3,802.17	356
FR391	SEDGWICK CO.	13,088.76	1,903.59	15,592.35	467.77	15,124.58	357
FR392	SELDEN	626.52	87.12	713.64	21.40	692.24	358
FR393	SENECA	3,020.40	425.31	3,483.79	104.51	3,379.28	359
FR394	SEVERY	347.04	76.07	623.11	18.69	604.42	360
FR395	SHARON	410.34	57.06	467.40	14.02	453.38	361
FR396	SHARON SPRINGS	1,771.44	274.22	2,246.16	67.38	2,178.78	362
FR397	SHAWNEE	27,445.02	3,816.66	31,262.50	937.87	30,324.63	363
FR476	SHAWNEE CO. #1	771.78	137.91	1,129.67	33.89	1,095.78	364
FR420	SHAWNEE CO. FIRE DIST. #4	447.66	62.25	509.91	15.29	494.62	365
FR400	SILVER LAKE	1,338.44	144.19	1,181.13	35.43	1,145.70	366
FR402	SMITH CENTER	2,490.38	340.75	2,791.13	83.73	2,707.40	367
FR404	SOLOMON IRR.	2,100.80	292.14	2,392.94	71.78	2,321.16	368
FR405	SOLOMON	363.44	120.06	983.50	29.50	954.00	369
FR538	SOUTHEAST JOHNSON CO	723.86	100.66	824.52	24.73	799.79	370
FR407	SPEARVILLE	879.34	94.46	773.80	23.21	750.59	371
FR408	SPRING HILL	2,250.76	312.99	2,563.75	76.91	2,486.84	372
FR379	ST. FRANCIS	2,114.42	294.14	2,414.16	72.42	2,341.74	373
FR380	ST. JOHN	1,814.88	225.26	1,845.14	55.35	1,789.79	374
FR381	ST. MARYS	2,475.02	413.79	3,389.41	101.68	3,287.73	375
FR409	STAFFORD	1,810.40	223.94	1,834.34	55.03	1,779.31	376
FR403	STAFFORD CO. NO. 1	1,993.62	270.58	2,216.40	66.49	2,149.91	377
FR511	STANTON CO.	888.24	123.50	1,012.10	30.36	981.74	378
FR410	STERLING	2,321.96	322.89	2,644.85	79.34	2,565.51	379
FR400	STEVENS CO. #1	2,474.40	413.09	3,388.59	101.65	3,286.94	380
FR411	STOCKTON	2,010.36	280.39	2,296.71	68.90	2,227.81	381
FR412	SYRACUSE CITY	424.42	59.08	484.00	14.52	469.48	382
FR413	SUBLETTE	5,028.06	504.52	4,132.58	123.97	4,008.61	383
FR414	SUMMERFIELD	196.20	27.00	221.20	6.63	214.57	384
FR390	SYLVAN GROVE F. D.	424.40	59.02	483.48	14.50	468.98	385
FR416	SYLVIA	424.98	59.79	489.77	14.69	475.08	386
FR417	SYRACUSE	2,840.02	401.89	3,291.91	98.75	3,193.16	387

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % K&FA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR918	TESCOTT	333.20	60.33	379.53	11.38	368.15	388
FR919	THAYER	804.00	93.04	762.10	22.86	739.24	389
FR920	TIPTON	401.18	55.78	450.96	13.70	443.26	390
FR921	TONGANOXIE	2,238.90	355.50	2,912.40	87.37	2,825.09	391
FR922	TOPEKA	122,135.02	16,848.13	138,003.15	4,140.09	133,863.06	392
FR923	TOPEKA IMP.	3,533.00	404.19	3,802.19	114.06	3,688.13	393
FR924	TORONTO	332.26	74.05	406.37	18.19	388.38	394
FR925	TURNER	885.38	123.12	1,008.50	30.25	978.25	395
FR926	TREECE	181.04	25.17	206.21	6.18	200.03	396
FR927	UTICA	1,018.80	141.67	1,160.47	34.81	1,125.66	397
FR928	UNIONTOWN	6,437.14	895.16	7,332.30	219.96	7,112.34	398
FR929	VALLEY CENTER	1,993.82	27.22	223.04	6.69	216.35	399
FR930	VALLEY FALLS	2,849.04	396.27	3,245.91	97.37	3,148.54	400
FR931	VERMILLION	1,061.00	147.62	1,209.22	36.27	1,172.95	401
FR932	VICTORIA	283.00	36.05	300.25	9.00	291.25	402
FR933	WAKARUSA TWP	1,030.84	149.18	1,181.02	35.43	1,145.59	403
FR934	WAKEENEY	383.58	53.34	436.92	13.10	423.82	404
FR935	WAKEFIELD	2,933.98	410.78	3,364.76	100.94	3,263.82	405
FR936	WALDO-PARADISE F. D. #3	538.90	74.86	613.26	18.39	594.87	406
FR937	WALLACE CO	200.38	27.89	228.47	6.85	221.62	407
FR938	WALNUT	565.98	78.70	644.68	19.34	625.34	408
FR939	WAMEGO	209.34	29.13	238.67	7.16	231.51	409
FR940	WASHINGTON	3,044.02	450.26	3,524.28	105.72	3,418.56	410
FR941	WATERVILLE	1,809.50	251.63	2,061.13	61.83	1,999.30	411
FR942	WATHENA	929.34	129.23	1,058.57	31.75	1,026.82	412
FR943	WAVERLY	1,306.70	181.71	1,488.41	44.65	1,443.76	413
FR944	WEIR	843.00	117.31	960.97	28.82	932.15	414
FR945	WELLINGTON	540.89	76.04	622.88	18.68	604.20	415
FR946	WELLSVILLE	9,402.82	1,274.20	10,437.02	313.11	10,123.91	416
FR947	WESTMORELAND	1,852.40	229.78	1,882.18	56.46	1,825.72	417
FR948	WHITE CITY	602.42	83.77	686.19	20.58	665.61	418
FR949	WHITE CLOUD	543.84	75.62	619.46	18.58	600.88	419
FR950	WHITEWATER	114.08	16.55	135.63	4.06	131.57	420
FR951	WILMOT	943.02	131.22	1,074.84	32.24	1,042.60	421
FR952	WILMOTH	290,704.96	40,434.54	331,199.50	9,935.98	321,263.52	422
FR953	WILLIAMSBURG	588.36	81.81	670.17	20.10	650.07	423
FR954	WILSON	1,110.50	154.43	1,265.01	37.95	1,227.06	424
FR955	WILSON CO. #1	2,915.16	266.32	2,181.48	65.44	2,116.04	425
FR956	WINCHESTER	433.28	60.25	493.53	14.80	478.73	426
FR957	WINFIELD	9,870.06	1,344.74	11,014.80	330.44	10,684.36	427
FR958	YATES CENTER	1,937.62	269.44	2,207.06	66.21	2,140.85	428
	303 TOTALS	1,756,460.50	244,258.08	2,000,718.58	60,021.56	1,940,697.02	
			AMOUNT DUE KANSAS STATE FIREFIGHTERS ASSOCIATION			60,021.56	429
			429 TOTAL WARRANTS ISSUED			2,000,718.58	

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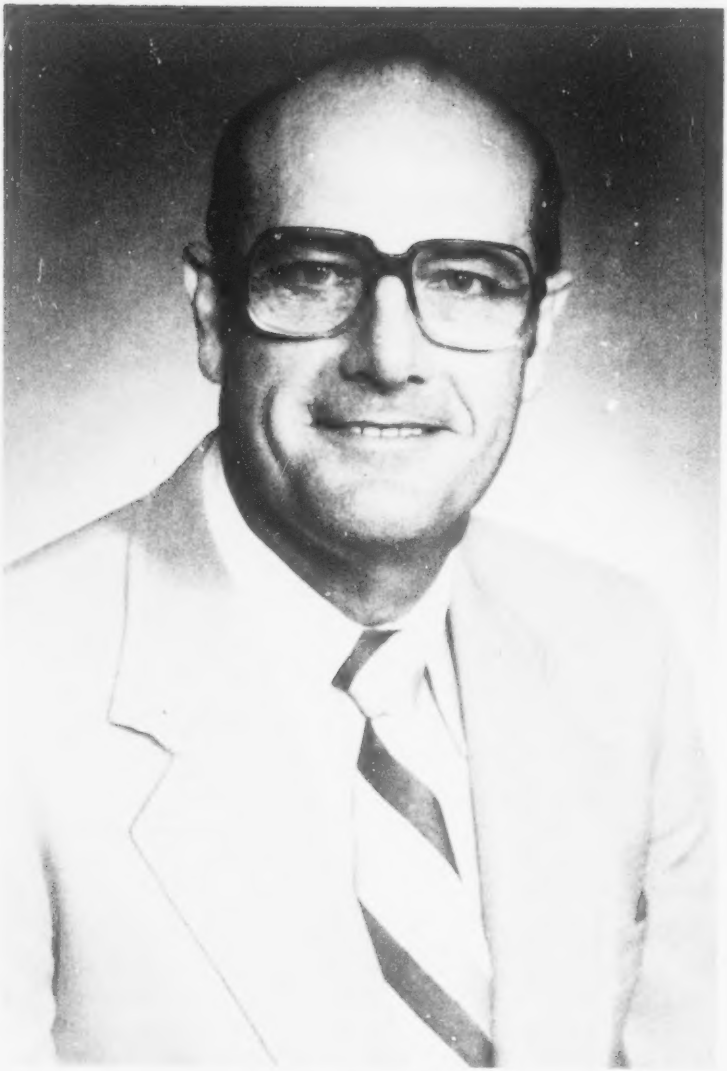
ONE HUNDRED TWELFTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1981



FLETCHER BELL
Commissioner of Insurance

THE HONORABLE JOHN CARLIN
Governor

FLETCHER BELL
COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, Kansas

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Twelfth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1981.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 SW 9th • TOPEKA 66612 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1730 South Seneca 67213
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Jerry N. Banaka, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
W. Harold Wentz, Controller and Auditor
William W. Sneed, Chief Attorney
Joan M. Baker, Special Attorney
Michael J. Dutton, Attorney
Robert L. Kennedy, Jr., Attorney
Terry D. Tiede, Chief Examiner
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Donald W. Bond, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
George C. Groll, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are "to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

(C) *Chairman,* Personal Lines Property & Casualty Committee
Co-chairman, Joint Study Committee on Insurance Companies Examinations
(EX) *Member,* Executive Committee
(EX1) *Member,* Internal Administration Subcommittee
(EX3) *Member,* Market Conduct & Consumer Affairs Subcommittee

Company Compliance

It was not necessary to assess any company during the year covered by this report, the monetary penalty provided for in K.S.A. 40-226 for failure to submit an annual statement or reply to an inquiry of the Insurance Commissioner.

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$2.50
2. Commissioner's Annual Report	2.50

In addition to the publications listed above, the following study manuals are available:

1. Life and Accident and Health	$ 6.00
2. Fire and Casualty and Allied Lines	10.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firemen's Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You

9. Kansas Mobile Homeowners Insurance Facts To Help You
10. Kansas Nursing Home Insurance Facts To Help You

Due to cost factors and budget limitations, we have discontinued printing an insurance code and a regulation book. Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
DEPOSITED DURING FISCAL YEAR 1981 (JULY 1, 1980-JUNE 30, 1981)

To State General Fund:

FEES		
Charter	$ 43,075.00	
Annual Statement	152,700.00	
Certificate of Authority	19,916.00	
Registration Fees	500.00	
Agent's Examination Fees	88,770.00	
Permit to Sell Stock	100.00	
Agent's Licenses	907,187.50	
Court Fees	1,740.00	
Certificate and Seal	9,550.90	
Retaliatory	16,200.50	
Office Publications		
Agent's Study Manuals	193,924.00	
Other	201.00	
Total Fees	$1,221,478.90	
TAXES		
Privilege Tax	$621,181.94	
Insurance Premiums Domestic	1,357,011.43	
Fines & Penalties	99,411.33	
Premiums	29,004,522.20	
Retaliatory	1,191,347.31	
*Fire Marshal—20% (1)	199,861.38	
Total Taxes	$33,673,337.47	
Reimbursement:		
Market Conduct Surv. Exam.	$11,781.42	
Recovery of Expenditures	8.00	
Xerox Copies	2,439.09	
Total	$14,303.57	
Total Fees and Taxes to State General Fund (2)		$36,909,120.03

To Special Funds:

Insurance Companies Examination Fund:		
Salary Reimbursements	$146,773.18	
Expense Reimbursements	58,793.94	
Leave Assessments	6,938.52	
Total	$212,307.64	
Co. Annual statement Exam Fund	$8,613.00	
Ins. Co. Training Fund	3,058.33	
Health Care Stabilization Fund:		
Invest Income	$1,425,317.08	
Surcharge	602,800.73	
Income from HCIAP	285,349.00	
Investment Sales	6,706.52	
Reimbursements	254.00	
Total	$2,320,427.33	

Workmen's Compensation Fund:		
Non Dependent Death	$98,900.00	
Reimbursements	26,812.43	
General Fund Transfer	1,799,452.00	
Total	$1,924,899.43	
Firemens Relief Fund	$2,000,938.06	
Comm. Travel Reimb. Clear. Fund	$1,680.82	
Suspense	$31,835.60	
Total Fees and Taxes to Special Funds		$6,442,070.92
Taxes Remitted to other Agencies:		
Fire Marshal—80% (1)	$799,445.31	
Total Taxes to other Agencies		$799,445.31
NET DEPOSITS FISCAL YEAR 1980		$44,150,625.46
TAX AND FEE REVOLVING FUND RECEIPTS		245,226.91
Gross Receipts		$44,395,852.37

(1) Collected for State Fire Marshal—in accordance with KSA 75-1508
(2) General Fund amounts are net deposits. (Deposits less refunds)

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

Being charged with the responsibility of developing an Affirmative Action Program, the Administrative Services Section prepared and implemented the program in 1975. The formal program is a continuation of our efforts to encourage equal employment opportunities, particularly in regard to the employment of females, minorities and the handicapped.

LEGAL DIVISION

The Legal Division is charged with the responsibility of the interpretation and enforcement of the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agent's licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) interpretation and administration of the Kansas Automobile Injury Reparations Act;
(4) interpretation and administration of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workmen's Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(8) miscellaneous legal opinions relating to contract and statutory provisions;
(9) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(10) internal advice and counsel.

The Hearing and Order Processes

The hearing and order processes are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and allows the respondent to have the presence of counsel during the hearing. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is drawn.

A consent order is permitted when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedure. In the consent order itself, the respondent neither denies nor admits that the allegations regarding Code violations are true but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are conducted by two Department attorneys, one of whom acts as the hearing examiner and the other presents the case for the Department. Although K.S.A. 40-242 stipulates that strict

adherence to the rules of pleading and evidence is not required, the hearings are conducted in a formal manner and the respondent is encouraged to present such evidence as he deems pertinent.

Following a hearing, when the court reporter submits a transcript, the hearing examiner reviews the record and recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department follows the procedure detailed in K.S.A. 40-242, which refers to revocation or suspension of an agent's license. This statute requires that an agent, who is the subject of an administrative hearing in the Department, shall receive basic due process requirements such as those mentioned in the Hearing and Order Processes portion of this report.

For those individuals who sought to take an insurance agent's examination in 1981, eight hearings were called regarding license applications. The disposition of these cases permitted each of the individuals to take the examination.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented policy terms to applicants, or have rebated a premium or have misled applicants as to the nature or comparative advantage of a policy. In 1981, ten orders were issued and thirty-five agents entered into consent orders. Among the penalties levied by these orders, twelve licenses were revoked and two were suspended.

Action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the Act, authorizes the Commissioner to issue cease and desist orders, impose monetary penalties, or suspend or revoke the licenses of agents or companies. In 1981, thirty-six consent orders were issued pursuant to this penalty provision, resulting in two license suspensions, twenty-one cease and desist orders, and $2,150.00 in fines imposed.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various bases for holding a hearing concern rate filings, licensing, unfair trade practice violations, financial conditions, uniform policy violations, and holding company act violations. During 1981, fourteen orders were issued by the Department, either as a result of a hearing or a consent order, resulting in three cease and desist orders and $8,941.65 in fines imposed.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise the bulk of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizen since it recognizes that individuals are at somewhat of a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and thus we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of a judgment against a qualified health care provider in excess of $100,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. In calendar year 1981, the Fund paid out a total of $2,494,391.32, consisting of attorney's fees, settlement payments, consultation fees, and fees for reproduction of medical records. As of December 31, 1981, there were ninety-five (95) active files pending final disposition.

Workmen's Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workers' Compensation Act, K.S.A. 40-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1981, the Workmen's Compensation Fund had a total of 1,842 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summons on behalf of insurance companies admitted to transact business in Kansas as well as issuing stock permits and receiving and approving proxy solicitations. Transactions of this nature during 1981 totaled five hundred eighty-four summonses, thirteen stock permits and six proxies.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibility for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas, and (3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations. In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the

insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the triennial examinations required by K.S.A. 40-222. In 1981, we were able to complete or, at least, commence an examination on each insurance company due for examination during the year. In addition, we participated whenever possible on out-of-state examinations. In this regard, we attempt to remain flexible enough so we can participate on the examinations of those foreign companies which are of special interest to this Department.

This particular function is labeled "Financial Examination Function" because it has historically focused only on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as Market Conduct Examinations. We anticipate that our division will remain active in the Market Conduct areas.

The examinations of the following domestic companies were started and completed during 1981:

Life Companies

The American Home Life Insurance Company
American Investors Life Insurance Company
Cimarron Life Insurance Company
Farm and Ranch Life Insurance Company, Inc.
Home State Life Insurance Company
The Pioneer National Life Insurance Company
Security Benefit Life Insurance Company
Sunflower Burial Insurance Company, Inc.

Fire and Casualty Companies

Central States Insurance Company, Inc.
Cimarron Insurance Company, Inc.
Consolidated Farmers Mutual Insurance Company, Inc.
The Farmers Hail Insurance Company
Insured Titles, Inc.
The Kansas Bankers Surety Company
Marysville Mutual Insurance Company, Inc.
The McPherson Hail Insurance Company
Plains Insurance Company
The Wheat Growers Mutual Hail Insurance Company
Wheat State Mutual Insurance Company, Inc.

The examinations of the following domestic companies and associations were in progress at December 31, 1981:

Alliance Life Insurance Company

Central Plains Insurance Company, Inc.
Central Plains Life Insurance Company, Inc.
The Farm Bureau Mutual Insurance Company, Inc.
KFB Insurance Company, Inc.
The Kansas Farm Life Insurance Company, Inc.
The Victory Life Insurance Company

During 1981, Kansas examiners participated on the financial examinations of the following foreign companies:

None

During 1981 Kansas examiners participated on "special" examinations of the following domestic companies and associations:

Organizational examinations:

Family Health Plan, Incorporated
Health Care Plus
Travel Air Insurance Company (Kansas)

Dissolution examination:

Sunflower Burial Insurance Company, Inc.

We continued our efforts during 1981 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This, of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals as identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether or not we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective actions initiated since the last examination.

The examination reports of all domestic companies are re-

viewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1981 to maintain close contact with our field company examiners by telephone and by utilizing a bi-monthly report form that the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1981 that either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1981, no examiners resigned and two new examiners were hired. Therefore, at December 31, 1981, we had a total of seven examiners. We will be taking steps to expand our examination staff during 1982.

Financial Surveillance over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action can be taken to protect the Kansas policyholders.

The examiners have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention. Then, the Kansas companies with results out-

side the usual range are reviewed followed by those foreign companies failing the most or the more significant tests. Throughout our review of companies, we attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year end 1981, quarterly statements were being furnished by 22 Kansas companies and by 120 foreign companies.

As the result of our surveillance activities during 1981, some type of action was initiated on 7 life companies and 5 property and casualty companies.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975. Since then, this division has spent a considerable amount of time working on the holding company transactions that effect our domestic insurers. We have not, however, been involved or responsible for, the registration statements required by the Holding Companies Act.

Other Activities

1. We worked closely with both Guaranty Associations during 1981 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1981, seven of our employees were enrolled in educational courses. Furthermore, during 1981, the division continued its periodic training sessions for the Topeka office personnel which has been somewhat successful in providing in depth training in several areas.

3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To serve as liaison between the Department and the Kansas Insurance Education Foundation.
4. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
5. To maintain jointly with the State Treasurer securities deposited by insurance companies.

Activities carried out during 1981 in the Research and Planning area include:

Participation in the development of procedures to meet the requirements imposed by the Federal Government in regard to state regulation of medicare supplement policies.

Coordination of a joint Department-industry study of excess lines insurance and development of a legislative proposal.

Coordination of a joint Department-industry study of agents and brokers licensing and development of proposed legislation.

Participation in the organization of the Kansas Insurance Education Foundation and the development and implementation of its programs.

Coordination of a review of various departmental activities to determine if they are necessary to protect the public and, if so, whether they are being carried out as effectively and efficiently as possible.

Activities carried out during 1981 in the Market Conduct area include:

Coordination of a system whereby a market conduct review is conducted on each domestic company during a financial examination as part of the overall surveillance process.

Coordination of a system whereby market conduct examination reports prepared by other states are reviewed by persons in this Department.

Coordination of market conduct examination activities conducted on foreign companies.

Activities carried out during 1981 in relation to the Kansas Insurance Education Foundation Include:

Participation in the organization of the Foundation.
Participation in programs of the Foundation.
Participation in development of programs of the Foundation for 1982.

Activities carried out during 1981 in regard to regulation of the Credit Union Guaranty Corporation:

The 1981 Legislature enacted into law House Bill 2012 which transferred the responsibility for regulation of credit union guaranty corporations from the Insurance Department to the Kansas Credit Union Administrator on July 1, 1981. Until July 1, we continued to monitor the activities of the one credit union guaranty corporation licensed in Kansas and all credit unions whose shares were guaranteed by the organization.

A description of the 1981 activities of the Admission Section of the Research and Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The entire process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to the other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We review the financial statement and other pertinent date of each company seeking admission as soon as it is received in order to determine as early as possible whether it could be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1981 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The number of new applications received and companies admitted during 1980 increased substantially over what was reported in 1979. However, no significant changes occurred between 1980 and 1981. Applications received and companies admitted decreased approximately 12% and 3%, respectively, between 1980 and 1981 while applications pending increased nearly 11%. The number of applications withdrawn remained constant.

Corporate changes effected in Kansas by the Admissions Section during 1981 increased nearly 16% over the number effected in 1980. Approximately 36% of

these corporate changes involved admission of companies as a result of redomestications and other corporate reorganizations.

Each company is subject to a formalized set of requirements and procedures during the admission review. However, it should be pointed out that no two companies are exactly alike, each has unique characteristics. More time is spent in processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

One of the primary goals of the Admission Section is to make the admission process more effective and efficient rather than merely admit more companies than were admitted in the preceding year. The Admission Section is taking, and will continue to take, any necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1980 to those pending at December 31, 1981 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/80	56	40	6	102
Add:				
Applications Being Reviewed *	40	58	6	104
Subtotal	96	98	12	206
Subtract:				
Applications Withdrawn	15	6	6	27
Companies Admitted *	34	32	0	66
Applications Pending 12/31/81	47	60	6	113

—COMPARISON—

	1979	1980	1981
Admissions:			
Applications Received *	57**	118	104
Withdrawn	19	27	27
Admitted*	26	68	66
Pending (12/31)	79**	102	113
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)			
Effected	20	31	36
Cancelled	4	2	2
Pending	19	17	19

*Includes companies involved in redomestications and corporate reorganizations
**Approximate Figures

The following companies and associations were admitted between January 1, 1981 and December 31, 1981.

Argonaut-Midwest Insurance Company
Chicago, Illinois ..... July 24, 1981

Assurance Life Company
Kansas City, Missouri ..... November 30, 1981

Bay Colony Life Insurance Company of Delaware
Wilmington, Delaware ..... November 25, 1981

Brookings International Life Insurance Company
Brookings, South Dakota ..... November 25, 1981

California Pacific Life Insurance Company
San Rafael, California ..... November 23, 1981

Centurion Casualty Company
Des Moines, Iowa ..... December 4, 1981

Certified Life Insurance Company
Sherman Oaks, California ..... December 7, 1981

Commerce and Industry Insurance Company
New York, New York ..... July 23, 1981

Commercial Union Reinsurance Company
Wilmington, Delaware ..... December 11, 1981

Companion Life Insurance Company
Columbia, South Carolina ..... December 31, 1981

Economy Preferred Insurance Company
Freeport, Illinois ..... December 29, 1981

Empire Casualty Company
Denver, Colorado ..... September 29, 1981

Empire General Life Insurance Company
Birmingham, Alabama ..... June 2, 1981

Empire Life Insurance Company
Omaha, Nebraska ..... August 25, 1981

Employers Reinsurance Corporation
Kansas City, Missouri ..... September 30, 1981

Enterprise Insurance Company
Los Angeles, California ..... August 25, 1981

Family Benefit Life Insurance Company
Jefferson City, Missouri ..... September 11, 1981

Fireman's Fund Insurance Company of Wisconsin
Wauwatosa, Wisconsin ..... December 15, 1981

First of Georgia Insurance Company
Augusta, Georgia ..... September 30, 1981

First Penn-Pacific Life Insurance Company
Harrisburg, Pennsylvania ..... May 7, 1981

First Southwest Life Insurance Company
Kansas City, Missouri ..... December 29, 1981

Guaranty National Insurance Company
Englewood, Colorado ..... April 21, 1981

Houston General Insurance Company
Fort Worth, Texas ..... September 30, 1981

ITT Lyndon Property Insurance Company
St. Louis, Missouri ..... December 31, 1981

Indianapolis Life Pension and Insurance Company
Indianapolis, Indiana ..... December 7, 1981

Integon Indemnity Corporation
Winston-Salem, North Carolina ..... August 26, 1981

Investors Heritage Life Insurance Company
Frankfort, Kentucky ..... November 23, 1981

Investors Mortgage Insurance Company
Oakbrook, Illinois ..... December 31, 1981

Kemper Investors Life Insurance Company
Chicago, Illinois ..... December 31, 1981

Landmark Insurance Company
Los Angeles, California ..... December 4, 1981

Lincoln National Pension Insurance Company
Fort Wayne, Indiana ..... April 14, 1981

MGIC Indemnity Corporation
Milwaukee, Wisconsin ..... July 8, 1981

MML Life Insurance Company
Wilmington, Delaware ..... November 24, 1981

Meritplan Insurance Company
Newport Beach, California ..... August 24, 1981

Mission National Insurance Company
Los Angeles, California ..... September 29, 1981

Mutual Trust Life Insurance Company
Oakbrook, Illinois ..... November 12, 1981

NRG America Life Reassurance Corporation
Wilmington, Delaware ..... August 25, 1981

NWNL Reinsurance Company
Minneapolis, Minnesota ..... August 12, 1981

New York Life Insurance and Annuity Corporation
Wilmington, Delaware ..... May 4, 1981

Nichido Fire and Marine Insurance Company, Ltd. (U.S. Branch)
New York, New York ..... January 29, 1981

North American Life and Casualty Company
Minneapolis, Minnesota ..... January 1, 1981

Ohio State Life Insurance Company
Columbus, Ohio ..... December 21, 1981

Oklahoma Surety Company
Tulsa, Oklahoma ..... July 16, 1981

Old Reliable Casualty Company
Webster Groves, Missouri ..... June 24, 1981

PHF Life Insurance Company
Battle Creek, Michigan ..... March 9, 1981

PMI Insurance Company
San Francisco, California ..... August 21, 1981

Paxton National Insurance Company
Harrisburg, Pennsylvania ..... April 1, 1981

Penn Insurance and Annuity Company (The)
Wilmington, Delaware ..... November 24, 1981

Progressive Specialty Insurance Company
Mayfield Village, Ohio ..... January 30, 1981

Provident General Insurance Company
Chattanooga, Tennessee ..... March 2, 1981

Republic Mutual Insurance Company
Celina, Ohio ..... April 10, 1981

Roosevelt National Life Insurance Company of America
Oklahoma City, Oklahoma ..... May 1, 1981

Security Benefit Assurance Company
Topeka, Kansas ..... July 31, 1981

Security-Connecticut Life Insurance Company
Avon, Connecticut ..... December 31, 1981

Southwestern General Life Insurance Company
Dallas, Texas ..... March 31, 1981

Southwestern Life Insurance Company
Dallas, Texas ..... March 31, 1981

State Life Insurance Company (The)
Indianapolis, Indiana ..... June 8, 1981

Statesman National Life Insurance Company (The)
Houston, Texas ..... March 23, 1981

Travel Air Insurance Company (Kansas)
Wichita, Kansas ..... December 29, 1981

Ulico Casualty Company
Dover, Delaware ..... November 5, 1981

Union Life Insurance Company
Little Rock, Arkansas ..... December 24, 1981

Unionmutual Pension & Insurance Corporation
Portland, Maine ..... December 29, 1981

Union Standard Insurance Company
Dallas, Texas ..... July 21, 1981

United Equitable Insurance Company
Lincolnwood, Illinois ..... July 22, 1981

United Reinsurance Corporation of New York
New York, New York ..... May 7, 1981

Wabash Life Insurance Company
Indianapolis, Indiana ..... July 21, 1981

Worldwide Underwriters Insurance Company
Wausau, Wisconsin ..... July 15, 1981

The following mergers and redomestications were effected in Kansas between January 1, 1981 and December 31, 1981.

Employers Reinsurance Corporation, Kansas City, Missouri, merged with and into ERC Corporation which, in turn, immediately merged into Getty Reinsurance Corporation. Getty Reinsurance Corporation changed its name to Employers Reinsurance Corporation simultaneously with the merger. It was effected on September 30, 1981.

First of Georgia Insurance Company, Augusta, Georgia, merged with and into First of Georgia National Insurance Company and the surviving company changed its name to First of Georgia Insurance Company simultaneously with the merger. It was effected on September 30, 1981.

General United Life Insurance Company, West Des Moines, Iowa, merged with and into ALL AMERICAN LIFE Insurance Company, Chicago, Illinois, on January 1, 1981. It was effected in Kansas on February 18, 1981.

Houston General Insurance Company, Fort Worth, Texas, merged with and into New HG Insurance Company and the surviving company changed its name to Houston General Insurance Company simultaneously with the merger on May 1, 1981. It was effected in Kansas on September 30, 1981.

Investors Mortgage Insurance Company, Oakbrook, Illinois, merged with and into TIMIC Mortgage Insurance Company, Oakbrook, Illinois, and the surviving company changed its name to Investors Insurance Company simultaneously with the merger. It was effected on December 31, 1981.

Kemper Investors Life Insurance Company, Los Angeles, California, merged with and into Kemper Investors Life Insurance Company of Illinois, Chicago, Illinois, and the surviving company changed its name to Kemper Investors Life Insurance Company simultaneously with the merger. This was done to effect the redomestication from California to Illinois. It was effected on December 31, 1981.

MGIC Indemnity Corporation, New York, New York, merged with and into MGIC Indemnity Corporation of Wisconsin, Milwaukee, Wisconsin, and the surviving company changed its name to MGIC Indemnity Corporation simultaneously with the merger. This was done to effect the redomestication from New York to Wisconsin. It was effected on July 8, 1981.

North American Life and Casualty Company, Minneapolis, Minnesota, merged with and into Allianz Minnesota Life Insurance Company and the surviving company changed its name to North American Life and Casualty Company simultaneously with the merger. It was effected on January 1, 1981.

The Republic Mutual Insurance Company, Topeka, Kansas, merged with and into Washington and Jefferson Mutual Insurance Company, Celina, Ohio, and the surviving company changed its name to Republic Mutual Insurance Company simultaneously with the merger. This was done to effect the redomestication from Kansas to Ohio. It was effected on May 15, 1981.

Roosevelt National Life Insurance Company of America, Oklahoma City, Oklahoma, merged with and into Cattlemen's Life Insurance Company, Oklahoma City, Oklahoma, and the surviving company changed its name to Roosevelt National Life Insurance Company of America simultaneously with the merger on April 30, 1981. It was effected in Kansas on May 1, 1981.

Security-Connecticut Life Insurance Company, Avon, Connecticut, merged with and into Security-Connecticut Insurance Corporation, Avon, Connecticut, and the surviving company changed its name to Security-Connecticut Life Insurance Company simultaneously with the merger. It was effected on December 31, 1981.

Southwestern General Life Insurance Company, Dallas, Texas, merged with and into Tenneco Texas General Life Insurance Company and the surviving company changed its name to Southwestern General Life Insurance Company simultaneously with the merger. It was effected on March 31, 1981.

Southwestern Life Insurance Company, Dallas, Texas, merged with and into Tenneco Texas Life Insurance Company and the surviving company changed its name to Southwestern Life Insurance Company simultaneously with the merger. It was effected on March 31, 1981.

Union Life Insurance Company, Little Rock, Arkansas, merged with and into Winona Financial Life Insurance Company, Little Rock, Arkansas, and the surviving company changed its name to Union Life Insurance Company simultaneously with the merger. It was effected on December 24, 1981.

Wabash Life Insurance Company, Indianapolis, Indiana, merged with and into W.L.I.C. Insurance Company and the surviving company changed its name to Wabash Life Insurance Company simultaneously with the merger on June 30, 1981. It was effected in Kansas on July 21, 1981.

The following changes of corporate title were effected in Kansas between January 1, 1981 and December 31, 1981.

Calvert Fire Insurance Company, Philadelphia, Pennsylvania, changed its name to Calvert Insurance Company on February 4, 1981. It was effected in Kansas on May 8, 1981.

Coastal Casualty Company, Los Angeles, California, changed its name to Northland Casualty Company on April 1, 1981. It was effected in Kansas on May 12, 1981.

Country Insurance Company, Kansas City, Missouri, changed its name to Mid-America Preferred Insurance Company. It was effected on August 1, 1981.

Countryside Casualty Company, Columbia, Missouri, changed its name to Shelter General Insurance Company. It was effected on July 1, 1981.

Countrywide Life Insurance Company, Los Angeles, California, changed its name to Transamerica Assurance Company on February 6, 1981. It was effected in Kansas on September 23, 1981.

Great Equity Life Insurance Company, Chicago, Illinois, changed its name to MGIC Life Insurance Corporation. It was effected on March 17, 1981.

Household Insurance Company, Farmington Hills, Michigan, changed its name to Alexander Hamilton Insurance Company of America on June 9, 1981. It was effected in Kansas on August 31, 1981.

Life Insurance Company of New Hampshire, Pittsburgh, Pennsylvania, changed its name to AIG Life Insurance Company on December 1, 1980. It was effected in Kansas on April 13, 1981.

MFA Life Insurance Company, Columbia, Missouri, changed its name to Shelter Life Insurance Company. It was effected on July 1, 1981.

MFA Mutual Insurance Company, Columbia, Missouri, changed its name to Shelter Mutual Insurance Company. It was effected on July 1, 1981.

Motorists Beneficial Insurance Company, Chicago, Illinois, changed its name to International Business and Mercantile Reassurance Company on February 23, 1981. It was effected in Kansas on June 3, 1981.

National Independence Life Insurance Company, Springfield, Illinois, changed its name to Veterans Life Insurance Company. It was effected on January 1, 1981.

Occidental Life Insurance Company of California, Los Angeles, California, changed its name to Transamerica Occidental Life Insurance Company. It was effected on September 1, 1981.

Olympic Insurance Company, Los Angeles, California, changed its name to Transamerica Indemnity Company. It was effected on April 1, 1981.

Premier Insurance Company, San Francisco, California, changed its name to Transamerica Premier Insurance Company on July 1, 1981. It was effected in Kansas on August 31, 1981.

Riverside Insurance Company of America, Battle Creek, Michigan, changed its name to Transamerica Insurance Corporation of America on July 29, 1980. It was effected in Kansas on January 1, 1981.

Security Life & Accident Company, Denver, Colorado, changed its name to Security Life of Denver Insurance Company. It was effected on July 15, 1981.

Security Mutual Casualty Company, Chicago, Illinois, converted from a mutual company to a stock company and changed its name to Security Casualty Company on December 5, 1980. It was effected in Kansas on February 20, 1981.

Tiger Investors Mortgage Insurance Company, Hennepin, Illinois, changed its name to Investors Mortgage Insurance Company on January 1, 1981. It was effected in Kansas on May 29, 1981.

Union Central Life Assurance Corporation, Newark, New Jersey, changed its name to MBL Life Assurance Corporation on July 5, 1980. It was effected in Kansas on April 8, 1981.

Wolverine Insurance Company, Battle Creek, Michigan, changed its name to Transamerica Insurance Company of Michigan on July 29, 1980. It was effected in Kansas on January 1, 1981.

SECURITIES DIVISION

The Securities Division is responsible for maintaining the securities placed on deposit by insurance companies to their reserve account. These securities are held under joint custody of the Commissioner of Insurance and the State Treasurer.

As of December 31, 1981, a total of 144 insurance companies had securities on deposit with this division. The combined deposit of these companies at year end amounted to $970,057,063.61, an increase of $33,177,748.24 over the preceding year, and an increase of $303,343,289.98 during the past five years.

During the calendar year 1981, the Securities Division processed securities for deposit and withdrawal in an amount in excess of $166,000,000.00. These securities are processed only by experienced and bonded employees. In addition, this division clipped and checked a total of 129,187 bond coupons, in the amount of $5,351,208.21.

The following exhibit shows the classification of deposits for each company as of December 31, 1981. Bonds account for 68% of the securities on deposit with mortgages accounting for 23%. The remaining deposit consists of common and preferred stocks, savings and loan passbooks, real estate, and certificates of deposit. Each security submitted for deposit must meet strict statutory requirements in order to be accepted for deposit.

It is interesting to note that most of the depositing companies withdraw coupon bonds at every opportunity. Of course, this has been an ongoing trend for several years with a growing tendency for companies to favor issuance of registered bonds rather than bearer bonds.

During the year 1981, two complete physical audits were achieved in the security vault. The first audit was started on April 6 and completed on April 21, 1981. Those participating in this audit were two Insurance Department examiners and two persons from the Treasurer's Office. Personnel assigned to the vault participated on a second audit started September 16 and completed October 23, 1981; this audit was coordinated with their established work schedule.

More emphasis is being placed on verifying signatures of company representatives signing deposit and withdrawal forms to make certain these persons have a signature authorization card in the vault files.

During the year 1981, the signature authorization files and the security vault identification files were reviewed and updated.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER

AS REQUIRED BY LAW

December 31, 1981

NAME OF COMPANY	BONDS	STOCKS	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Alliance Insurance Company	2,433,000.00						2,433,000.00
Alliance Life Insurance Company	11,129,000.00	230,203.50		696,865.59	75,208.78	4,446,100.00	16,577,377.87
Allianz Insurance Company	40,000.00						40,000.00
Allied Fidelity Insurance Company	75,000.00						75,000.00
Allstate Indemnity Company	110,000.00						110,000.00
American Bankers Ins. Co. of Florida	500,000.00						500,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00						600,000.00
American Family Life Assur. Co. of Colum.	30,000.00						30,000.00
American Fidelity Fire Insurance Company	100,000.00						100,000.00
American Founders Life Insurance Co.	11,250,000.00	2,685,134.09					13,935,134.09
American Health & Life Ins. Co.	37,832,000.00	9,412,385.00		5,012,460.85			52,256,845.85
American Home Life Ins. Co.	12,231,470.77	1,293,675.05		12,250,445.81	1,432,370.00		27,207,961.63
American Investors Life Ins. Co.	10,114,326.54	1,276,125.92		2,290,935.33	1,395,000.00	511,370.32	15,587,758.11
American Mortgage Ins. Co.	35,000.00						35,000.00
American Security Ins. Co.	30,000.00						30,000.00
American Woodmen's Life Ins. Co.	1,615,000.00						1,615,000.00
Argonaut Insurance Company	40,000.00						40,000.00
Arkwright-Boston Insurance Co.	100,000.00						100,000.00
Associated Indemnity Corp.	50,000.00						50,000.00
Atlanta Life Insurance Co.	30,000.00						30,000.00
Automobile Club of Kansas						100,000.00	100,000.00
Balboa Insurance Company	25,000.00						25,000.00
Beneficial Standard Life Ins. Co.	20,000.00						20,000.00
Bremen Farmers Mutual Ins. Co.	59,000.00						59,000.00
Business Men's Assur. Co. of America	2,952,000.00						2,952,000.00
Centennial Life Ins. Co.	19,895,500.00	2,773,460.00		10,865,637.48			33,534,597.48
Central Plains Ins. Co.	30,000.00	797,732.00					827,732.00
Central Plains Life Ins. Co.	6,410,000.00	1,449,721.50					7,859,721.50
Central States Ins. Co.	575,000.00						575,000.00
Central United Life Ins. Co.	10,106,600.00	306,058.25				100,000.00	10,312,058.25
Charter American Ins. Co.	250,000.00						250,000.00
Chicago Title Ins. Co.	60,000.00						60,000.00
Cimarron Insurance Co.	1,800,000.00						1,800,000.00
Cimarron Life Ins. Co.	876,000.00						876,000.00
Columbian National Title Ins. Co.						300,000.00	300,000.00

NAME OF COMPANY	BONDS	STOCKS	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Commercial Standard Ins. Co.	200,000.00						200,000.00
Consolidated Farmers Mutual Ins. Co.	135,000.00						135,000.00
Credit Life Corporation of America						50,000.00	50,000.00
Credit Life Insurance Company	241,000.00						241,000.00
Employees Mutual Benefit Assn. of St. Paul	100,000.00						100,000.00
Employers National Ins. Co.	30,000.00						30,000.00
Enterprise Insurance Company	50,000.00						50,000.00
Farm Bureau Mutual Ins. Co.	800,000.00						800,000.00
Farm & Ranch Life Ins. Co.	24,942,014.92			2,125,098.54		907,000.00	27,974,113.46
Farmers Alliance Mutual Ins. Co.	1,895,000.00						1,895,000.00
Farmers Insurance Co.	1,150,000.00						1,150,000.00
Farmers Mutual Ins. Co. of Barton County	100,000.00						100,000.00
Farmland Insurance Co.	615,000.00						615,000.00
Financial Assurance Inc.	185,000.00						185,000.00
Firemen's Fund Ins. Co.	100,000.00						100,000.00
First of Georgia Ins. Co.	30,000.00					10,000.00	40,000.00
First Kansas Life Ins. Co.	7,464,527.00	184,665.25					7,649,192.25
First Life Assurance Co.	1,450,000.00					1,362,500.00	2,812,500.00
Franklin Life Insurance Co.	2,000,000.00						2,000,000.00
General Reinsurance Corp.	35,000.00						35,000.00
Georgia International Life Ins. Co.	30,000.00						30,000.00
Gibraltar Life Ins. Co. of America	4,906,000.00	465,076.88					5,371,076.88
Great American Life Ins. Co.	7,140,224.55		520,000.00	1,266,935.53		100,000.00	9,027,160.08
Great Plains Mutual Ins. Co.	590,000.00						590,000.00
Guarantee Insurance Co.	190,000.00						190,000.00
Heart of America Fire & Casualty Und.	60,000.00						60,000.00
Home State Life Ins. Co.	613,525.11	135,000.00		495,691.42		2,970,000.00	4,214,216.53
Houston General Ins. Co.	50,000.00						50,000.00
Industrial Indemnity Co.	400,000.00						400,000.00
Insuramerica Corporation	21,760,000.00					1,800,000.00	23,560,000.00
Insurance Corp. of America						50,000.00	50,000.00
Insured Titles, Inc.	170,000.00	24,162.34	59,015.35			73,106.16	326,283.85
Integon Indemnity Corporation	60,000.00						60,000.00
Investors Guaranty Life Ins. Co.	20,000.00						20,000.00
John Hancock Variable Ins. Co.	125,000.00						125,000.00
Kansas Bankers Surety Company	595,000.00						595,000.00
Kansas Farm Life Ins. Co.	77,831,633.54	1,014,557.40		11,683,191.13			90,529,382.07
Kansas Fire & Casualty Company	850,000.00						850,000.00
Kansas Mutual Insurance Co.	80,000.00						80,000.00
Kennesaw Life & Accident Insurance Co.	25,000.00						25,000.00

NAME OF COMPANY	BONDS	STOCKS	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
K F B Insurance Company, Inc.	885,000.00						885,000.00
Liberty Mortgage Insurance Corp.	60,000.00						60,000.00
Life Insurance Co. of Kansas	1,292,000.00	91,625.00				1,921,552.88	3,305,177.88
Lincoln National Life Ins. Co.	300,000.00						300,000.00
Manhattan Mutual Life Ins. Co.	7,663,299.16	1,136,040.77		5,933,390.28	154,713.00		14,887,443.21
Marysville Mutual Ins. Co.	665,000.00						665,000.00
McPherson Hail Ins. Co.	60,000.00						60,000.00
Mid-Century Insurance Co.	30,000.00						30,000.00
Midland Insurance Co.	275,000.00						275,000.00
Midwest Fire & Casualty (Mutual)	100,000.00						100,000.00
Mission Insurance Co.	36,000.00						36,000.00
Mission National Insurance Company	50,000.00						50,000.00
Munich American Reassurance Co.	30,000.00						30,000.00
National Reserve Life Ins. Co.	36,876,661.80	12,211,857.75		638,202.42			49,726,721.97
National Western Life Ins. Co.	4,100,000.00						4,100,000.00
Northwestern Pacific Indemnity Co.	215,000.00						215,000.00
Occidental Fire & Casualty Co. of N.C.	92,000.00						92,000.00
Old General Insurance Co.	25,000.00						25,000.00
Old United Life Ins. Co.		355,261.30				350,000.00	705,261.30
Ozark National Life Ins. Co.	15,972,000.00			1,633,452.63			17,605,452.63
Pacific Indemnity Company	200,000.00						200,000.00
Patron Mutual Ins. Ass'n	708,000.00	128,250.00					836,250.00
Peoples Accident Ins. Co.	240,000.00						240,000.00
Pioneer National Life Ins. Co.	3,537,900.00	400,823.44		1,093,593.26	33,750.00		5,066,066.70
Plains Insurance Co.	1,800,000.00						1,800,000.00
Prairie States Ins. Co.						110,000.00	110,000.00
Professional Investors Life Ins. Co.	630,000.00					30,000.00	660,000.00
Proprietors Insurance Company	500,000.00						500,000.00
Protective Life Ins. Co.	7,000,000.00	2,000,000.00					9,000,000.00
Pyramid Life Ins. Co.	16,144,000.00	6,352,541.50		3,689.42			22,500,230.92
Reliance Standard Life Ins. Co.	160,000.00						160,000.00
Republic National Life Ins. Co.	400,000.00						400,000.00
Reserve Life Ins. Co.	2,445,000.00						2,445,000.00
Roosevelt Nat'l Life Ins. Co. of America	535,000.00						535,000.00
St. Paul Title Insurance Co.	50,000.00						50,000.00
Safeco Title Ins. Co. of Oregon (General)	375,000.00						375,000.00
Safeco Title Ins. Co. of Oregon (Special)	125,000.00						125,000.00
Scor Reinsurance Company	60,000.00						60,000.00
Security Benefit Assurance Company	300,000.00					500,000.00	800,000.00
Security Benefit Life Ins. Co.	181,929,212.22	18,320,013.71		146,280,060.98			346,529,286.91

NAME OF COMPANY	BONDS	STOCKS	SAVINGS & LOAN	MORTGAGES	REAL ESTATE	CERTIFICATES OF DEPOSIT	TOTAL DEPOSIT
Security Casualty Company	5,000.00						5,000.00
Southern Insurance Company	14,000.00						14,000.00
Standard Guaranty Ins. Co.	35,000.00						35,000.00
Standard Mutual Life Ins. Co.	7,806,163.26			3,998,015.19			11,804,178.45
Supreme Life Insurance Company of America	140,000.00						140,000.00
Surety Insurance Co. of California	60,000.00						60,000.00
Swedish American Mutual Ins. Co.	45,000.00	75,974.00					120,974.00
Town & Country Fire & Casualty Co.	736,771.44	17,300.00					754,071.44
Transamerica Insurance Company	1,000,000.00						1,000,000.00
Transport Indemnity Company	85,000.00						85,000.00
Travel Air Insurance Company (Kansas)						600,000.00	600,000.00
Travelers Indemnity Co. of America	40,000.00						40,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00						1,460,000.00
Tri-State Insurance Company	200,000.00						200,000.00
Truck Insurance Exchange	30,000.00						30,000.00
Ulico Casualty Company	15,000.00						15,000.00
Union Security Life Ins. Co.	30,000.00						30,000.00
United Fire Insurance Co.	100,000.00						100,000.00
United Guaranty Residential Ins. of N.C.	25,000.00						25,000.00
Upland Mutual Insurance Co.	765,000.00						765,000.00
Victory Life Insurance Co.	64,077,441.51	3,618,061.50		17,696,261.70	423,837.12		85,815,601.83
Washington National Ins. Co.	30,000.00						30,000.00
West General Insurance Co.	340,000.00					434,234.47	774,234.47
Western Casualty & Surety Co.	1,845,000.00						1,845,000.00
Western Fire Insurance Co.	2,730,000.00						2,730,000.00
Western Indemnity Company	1,705,000.00						1,705,000.00
Western National Life Ins. Co.	400,000.00						400,000.00
Wheat Growers Mutual Hail Ins. Co.	110,000.00						110,000.00
Yukon Indemnity Company	400,000.00						400,000.00
TOTALS	$658,517,671.82	$66,755,706.15	$579,015.35	$223,963,927.56	$3,514,878.00	$16,725,863.83	$970,057,063.61

AGENTS AND BROKERS LICENSING DIVISION

This division has supervision and control over the examination and qualification of agents and brokers prior to their being licensed, the responsibility of renewing the certifications each year, and is charged with the administration of the laws relative to these functions and found in Kansas Statutes Annotated, Chapter 40.

The examinations were administered at the following locations in addition to Topeka and Wichita: Hays, Dodge City, and Kansas City, Kansas. This division also has the responsibility of licensing excess lines agents, auditing the affidavit-annual statements submitted by each agent, and collecting a two percent tax on the gross premiums on policies written by nonadmitted companies on risks located in this state. A total of 402 excess lines agents were licensed during calendar year 1981.

Another function of this division is the issuance of motor club agents' registrations in accordance with the provisions of Article 25 of the Insurance Code. The total number of registrations issued during 1981 was 719.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
January	1976	1,721	1,565	156	552
	1977	1,839	1,648	191	331
	1978	1,890	1,661	229	647
	1979	2,556	2,320	236	824
	1980	2,521	2,311	210	1,113
	1981	3,085	2,814	271	926
February	1976	1,131	991	140	596
	1977	1,449	1,307	142	703
	1978	1,159	1,055	104	813
	1979	1,992	1,768	224	739
	1980	2,130	1,858	272	908
	1981	2,804	2,486	318	850
March	1976	1,882	1,762	120	321
	1977	1,412	1,299	113	448
	1978	1,863	1,708	155	548
	1979	1,907	1,755	152	650
	1980	2,383	2,219	164	1,254
	1981	1,675	1,557	118	551
April	1976	952	850	102	120
	1977	1,266	1,154	112	224
	1978	2,621	2,329	292	120
	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
	1981	1,450	1,321	129	58
May	1976	96,879	89,163	7,716	1,200
	1977	98,630	90,535	8,095	895
	1978	104,203	95,510	8,693	1,444
	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
	1981	132,441	120,989	11,452	0
June	1976	2,439	2,195	244	1,127
	1977	2,286	2,025	261	1,160
	1978	2,752	2,469	283	1,044
	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541
	1981	4,505	4,205	391	779

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
July	1976	1,852	1,612	240	538
	1977	2,183	1,958	225	893
	1978	1,771	1,552	219	678
	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
	1981	4,266	3,887	379	2,839
August	1976	1,814	1,589	225	684
	1977	2,023	1,818	205	562
	1978	1,970	1,742	228	714
	1979	2,601	2,328	273	561
	1980	2,328	2,029	299	620
	1981	3,018	2,676	342	556
September	1976	1,549	1,385	164	671
	1977	2,003	1,766	237	588
	1978	1,764	1,538	226	630
	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
	1981	3,757	3,331	426	1,077
October	1976	1,660	1,467	193	386
	1977	2,076	1,883	193	294
	1978	2,502	2,238	264	812
	1979	3,077	2,772	305	823
	1980	2,589	2,214	375	726
	1981	3,878	3,471	407	1,034
November	1976	1,761	1,566	195	555
	1977	1,775	1,570	205	630
	1978	1,612	1,429	183	670
	1979	1,489	1,309	180	505
	1980	2,681	2,465	216	853
	1981	2,874	2,562	312	66
December	1976	1,780	1,561	219	674
	1977	2,895	2,656	239	816
	1978	1,595	1,438	157	472
	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
	1981	2,864	2,467	397	2,137
Totals	1976	115,420	105,706	9,714	7,424
	1977	119,837	109,619	10,218	7,244
	1978	125,702	114,669	11,033	8,597
	1979	141,821	129,617	12,204	6,953
	1980	139,890	126,350	13,540	9,430
	1981	166,707	151,765	14,942	10,873

CONSUMER ASSISTANCE DIVISION

This Division is primarily responsible for the review of complaints and inquiries received on or against an insurance company or an agent. It is the Division's objective to make certain that complainants are advised of the facts surrounding their situation, and that they understand the handling of their claims and other insurance problems. The Division's goal is to protect the citizens of Kansas by attempting to ensure that all complaints are promptly and equitably resolved.

Wichita Branch Office

The Department maintains a Branch office in Wichita to handle consumer matters presented by citizens in that area of the state. The Branch Office is under the auspices of this Division. In addition to handling complaint and inquiry matters, and participating in the Consumer Assistance Program activities in the area surrounding Wichita, the Wichita Office, in cooperation with the

Department's Agents and Brokers Division, also administers the agent's licensing examinations which are given daily.

Complaint & Inquiries

Most of the complaints and inquiries handled by this Division, upon which a file is established, originate from correspondence received from Kansas citizens. However, numerous complaints and inquiries relating to practically every facet of insurance are also posed by the public through telephone calls and personal visits to the office. In 1981, the Division's workload included an average of 24 new complaint and inquiry letters a day, an average of 308 telephone calls a day, an average of 19 office callers a day, and an average of 63 "Hot Line" WATS calls a day. Since personnel of the Division encounter a variety of insurance situations in the course of a day's activities, a close working relationship is maintained with other divisions of the Department to ensure that they are made aware of problem situations of interest to them, and to utilize the technical support available from them that is needed to handle certain consumer matters; *e.g.*, questions on rate filings, legal questions, investigative procedures, matters involving agents, advertising material, etc. A procedure has also been developed whereby the other divisions coordinate consumer complaints and inquiries with this Division so a record can be kept of all consumer matters handled by the Department.

In 1981, the Division assisted Kansas citizens in receiving a total of $3,635,788.

WATS "Hot Line"

Since the inception of the Consumer "Hot Line", it has proven to be a valuable service to the citizens of Kansas. In 1981, the "Hot Line" averaged 1260 calls per month compared to an average of 1134 calls per month in 1980. Even though many calls received on the "Hot Line" involve matters that require follow-up correspondence or other action, the primary objective of the "Hot Line" is to handle as many matters as possible to a conclusion over the telephone. This enables us to provide prompt service and eliminates the need for the type of follow-up action that is time consuming for both the Kansas citizen and this Division.

Field Representatives

The Division has two field representatives that, in addition to handling office duties, have assisted the Agents and Brokers

Division in the giving of agents licensing examinations at various locations, and handle the activities of the Consumer Assistance Program. This Program consists of the representatives conducting Consumer Days, handling the Catastrophe Evaluation Service, and traveling throughout the state investigating complaints.

Consumer Assistance Program

Consumer Days. This activity consists of the field representatives visiting pre-scheduled and pre-publicized locations throughout the state to make themselves available to meet with Kansas citizens who have insurance problems. The program is designed to take the Department's services to the people. In 1981, 62 Consumer Days were held in 45 different cities at which 328 persons were contacted.

Catastrophe Evaluation Service. Whenever a severe damaging storm, tornado, flood, fire, etc. occurs in a community, the Commissioner will immediately dispatch a field representative to survey the situation. The purpose of this service is to determine the extent of the damage in terms of the dollar amount, the type of damage, area covered, and approximate number of people affected. In addition, from this survey, it can be determined if the insurance industry will have sufficient personnel in the area to handle the losses. The representative will also contact the appropriate officials in the community to make them aware that the Department is available to assist anyone who has an insurance problem. This service has proven beneficial to Kansas citizens in the communities of Emporia, Clay Center, Blue Rapids, Leavenworth, Herington, Kansas City, Goodland, El Dorado, Lawrence, Great Bend and others. This service was utilized twice in 1981.

Investigations. The field representatives travel throughout the state, when needed, investigating complaints. This activity includes taking statements from citizens who have filed misrepresentation complaints against agents and/or companies, overselling by agents, fraudulent acts by an agent, etc. Once the investigative aspects of a situation have been concluded, the matter is usually referred to the Legal Division for appropriate action. Three investigations were conducted in 1981.

Market Conduct Examinations

In 1981, personnel of this Division participated in two Market Conduct Examinations reviewing certain aspects of the companies claim operation. As Market Conduct Examinations involve a review of part or all of a company's practices in sales, advertising,

claims, rates, and underwriting, personnel of this Division are called upon to participate in these examinations.

Other Activities

Refinements were again made in the Division's application of a computer program in 1981. The computer has proven to be a valuable tool in maintaining records, data, and in making desired information readily accessible.

Further refinements were made during 1981 in the classification procedures used to record complaints from the public. The receipt of such complaints constitutes the most direct source of information from the public about problems encountered in their insurance transactions.

Our computerized complaint analysis enables us to identify companies with a high number of complaints in relation to their premium volume in the state, as well as the specific lines of business with a high incidence of complaints and the most frequent causes of complaints.

A relatively small number of individual complaints can bring about enforcement action against companies and agents. By following up on individual complaints, we target companies for special market conduct activity. This may consist of an "In-House" review, whereby we seek to resolve the problems without going to the company. If necessary, however, we will conduct the examination at the company offices.

The approach we have taken in identifying the source of a company's complaints and working with them to develop specific programs to bring about a reduction in their complaints has significantly improved the quality of service Kansas consumers are receiving from the insurance companies operating in Kansas.

In 1981, consumer education continued to be emphasized, with particular significance being placed on the insurance needs of the elderly. A total of 31 talks were given to senior citizen groups reaching 1436 persons.

In addition, a member of this Division represented the Department at the Governor's Conference on Aging; was on the program at Representative Glickman's Senior Citizen Day in Wichita, and an exhibit for the Department was presented at a number of elderly health fairs.

Plans were made to hold a number of workshops around the state in which those individuals who work with senior citizens on a daily basis could receive training in the areas of Medicare and Medicare Supplement insurance. These individuals would then

be in a position to assist senior citizens with their insurance problems and questions or to direct them to our office for assistance. A training manual was developed and distributed to the participants at the two workshops that were conducted in 1981; one in Topeka and one in Wichita.

A monthly article on insurance continued to be prepared for publication by an elderly newspaper; a public opinion survey on insurance was conducted through the same elderly paper, and discussions were held to begin plans for a series of health insurance forums for senior citizens to be held across the state.

In addition to our activity with senior citizens, a total of 16 talks on insurance were given to high school and university classes and seminars, a number of which were given to driver's education and consumer classes on automobile insurance.

A series of articles on insurance issues were developed for publication in three state medical association journals; public service announcements for broadcast on radio were developed on timely insurance issues; work was accomplished with Kansas State University in their development of an insurance unit on homeowners insurance for the Extension Homemaker Units; activity was coordinated with Medicare in their development of a program on Medicare and Medicare Supplement insurance through the Extension Homemakers Units; and the consumer brochures on health insurance, homeowners insurance, auto insurance, and health insurance for senior citizens were revised and updated.

Additionally, the Division was instrumental, with the assistance of the Legal Division, in initiating the development of a program that would allow the monitoring of agent and adjuster activities for patterns of problem areas so appropriate action could be taken to alleviate problem situations. This program will continue to be developed in 1982.

Date Comparison

The following presents a detailed breakdown of the 1981 activity of the Division compared to the 1980 and 1979 activity:

New Complaints and Inquiries Received On Which a File was Set Up	1981	1980	1979
Topeka	6,158	7,644	7,221
Wichita	528	671	1,049
Total	6,686	8,315	8,270

Office Callers			
Topeka	2,306	2,493	2,476
Wichita	2,201	1,964	1,776
Total	4,507	4,457	4,252
Telephone Calls (Incoming and Outgoing)			
Topeka	59,407	57,956	60,957
Wichita	15,323	13,127	11,977
Total	74,730	71,083	72,934
WATS "Hot Line Calls"	15,119	13,606	12,859
Files Closed			
Topeka	7,036	7,396	7,300
Wichita	550	669	900
Total	7,586	8,065	8,200
Consumer Assistance Program			
Consumer Days Conducted	62	45	43
Number Contacts	328	236	327
Investigations	3	5	6
Catastrophe Evaluation	2	1	5
Consumer Talks	57	43	80
Money Recovered	$3,635,788	$3,860,017	$2,894,728

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, word processing typewriters, to increase the efficiency of producing typed documents. These documents can originate from dictation, handwritten material or form letters.

At the present time the Communications Division is responsible for making sure that documents for the Fire & Casualty Division, the Consumer Assistance Division, the Research and Planning Division and the department Actuary are produced with quality. It is also important that these documents be produced with the least amount of time possible.

The Communications Division is also responsible for special projects that require a large volume of final documents. Such products can be produced much more efficiently by a word processing system.

In the near future, it is anticipated that the Communications Division will be responsible for producing documents for the entire department.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 552 life companies licensed to do business in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. Increasingly complex forms each year require a great deal of research prior to actual approval or disapproval of the forms. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other new forms of insurance designed to meet inflationary trends are developing at a rate which requires extensive research by the policy examiners not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and handled by the Life Division this past year:

Policy forms received	10,504
Policy forms filed	5,081
Policy forms approved	6,986
Policy forms disapproved	1,669
Letters sent out	4,300

The above statistics show that we were able to increase the number of forms reviewed by 7%.

Annual Statement Review

There were 531 annual statements filed in 1981 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authentication of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous certificate of authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a certificate of authority to companies newly admitted, changing name, or merging.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes

as well as statutory fees. Taxes and fees collected on life companies was $17,204,481.95 in fiscal 1981. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,280,031.02 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $154,071.13.

Life and Health Insurance Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. Records of that association are kept by the Life Division as well as a notification plan for furnishing information to the president of the association.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance involved is conducted whether it be for legislative purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light we also assist in the compilation of agents' examinations and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1981, these deposits amounted to $970,057,063.61.

This computation is made semi-annually for each company

required to make such deposits. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 730 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas shall be examined at least once every three years. This division filed 102 such reports in 1980. The accuracy of current filings are checked at the close of annual statement review each year. In addition a personal visit by some member of the Life Division is made to each Kansas domiciled company being examined during that year. This past year the Life Division staff members participated in the examination of 7 such companies.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each

annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1981, 25 life companies were admitted and at the present time there are 60 companies seeking admission to Kansas.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. We also have access to a much more sophisticated computerized system by which we can monitor company and agent claim repeats. During the year, we handled 877 complaints or inquiries by letter, 117 complaints or inquiries by personal visits with the public, and 1119 telephone inquiries.

Market Conduct Examinations

A great amount of time has been spent in the Life Division in the implementation and refinement of the market conduct surveillance system. We continued to have our policy examiners conduct a market conduct review of certain items during the financial examination of our domestic companies. Thorough scrutiny has been given to many companies during the year and we are currently preparing to make market conduct reviews of additional Kansas companies.

Replacement

Fifty-seven replacement cases were opened by the Life Division in 1981. Twenty-eight different companies were involved in those replacement situations. As a result, seven cease and desist orders were issued. Informal conferences were held in many cases and the amount of time spent by our policy examiners on those problems was extensive. All examiners continue to assist in the investigations. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 94 companies are presently issuing credit life insurance in this state with a total premium volume of $23 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

Implementation of a microfilm system for the Life Division files was achieved during 1981. All company papers have now been converted and plans for microfilming policy forms are almost complete.

Table 1
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COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	25689	23127	2562	553	671747	156928	308715	2305	706
AMERICAN HOME LIFE INSURANCE COMPANY	KS	33594	30395	3160	286	395622	32687	210373	58	27
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	21182	17665	3517	888	668627	138867	405481	1358	585
CENTENNIAL LIFE INSURANCE COMPANY	KS	102399	93693	8507	639	2147404	34515	132292	2045	1134
CENTRAL PLAINS LIFE INS. CO., INC.	KS	26396	14881	11513	2295	386658	16619	18036	235	180
CIMARRON LIFE INSURANCE COMPANY	KS	2423	1253	1170	180-	36854	19929	25407	146	82
FARM AND RANCH LIFE INSURANCE CO., INC	KS	35958	30046	5916	726	302218	17716	212961	207	138
FIRST KANSAS LIFE INSURANCE COMPANY	KS	9683	8781	902	47	74391	8543	56079	18	6
GREAT AMERICAN LIFE INSURANCE CO.	KS	11625	9268	2356	306	51066	4597	51066	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7060	6377	683	122	57403	4267	17845	0	10
INSURAMERICA CORPORATION	KS	42568	21832	20736	410	69116	0	0	0	0
KANSAS FARM LIFE INSURANCE CO., INC.	KS	122626	114971	7655	63-	1452549	320066	1452549	838	508
LIFE INSURANCE COMPANY OF KANSAS	KS	4762	3374	1388	163-	128242	103473	128242	1276	154
MANHATTAN MUTUAL LIFE INSURANCE CO.	KS	18849	17098	1751	70	237225	15465	59342	0	0
PIONEER NATIONAL LIFE INSURANCE CO.	KS	8269	4862	3406	300	11594	10	11139	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	57956	38346	19610	1375	426361	11962	32570	1346	870
SECURITY BENEFIT ASSURANCE COMPANY	KS	3176	217	2959	36-	19935	18079	18079	0	0
SECURITY BENEFIT LIFE INS. COMPANY	KS	599761	551329	48432	838	8736637	97701	2048366	3100	2751
STANDARD MUTUAL LIFE INSURANCE CO.	KS	15602	13405	2197	242	128258	10074	37721	0	0
VICTORY LIFE INSURANCE COMPANY	KS	107720	99081	8639	2101	671792	17888	188079	0	0
SUB-TOTAL		1257257	1100199	157059	10756	16673739	1036347	5414371	12934	6949

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COMPANIES OF OTHER STATES										
A M LIFE INSURANCE COMPANY	MA	34338	23886	10452	1077	1232679	0	5061	0	0
ACACIA MUTUAL LIFE INSURANCE CO.	DC	852236	796311	57925	6543	5417420	4021	22214	2	0
ACADEMY LIFE INSURANCE COMPANY	CO	59158	55993	3165	217	2589080	4486	18384	96	82
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	7658	2969	4689	860	68597	1121	875	12	3
AETNA LIFE INS. AND ANNUITY COMPANY	CT	2036236	1831713	204522	14801	3513443	17688	17454	0	0
AETNA LIFE INSURANCE COMPANY	CT	25158804	24192360	966544	224435	163873853	85048	974757	20971	15422
AIG LIFE INSURANCE COMPANY	PA	106678	98311	8367	454	1244634	0	5298	0	0
ALEXANDER HAMILTON LIFE INS CO OF AM	MI	678586	585677	92909	33394	13359914	25987	63262	553	244
ALL AMERICAN LIFE INSURANCE COMPANY	IL	650672	589976	60696	18234	11034814	47959	178367	180	96
ALLIED LIFE INSURANCE COMPANY	IA	29636	21872	7764	691-	740518	12216	26995	13	11
ALLSTATE LIFE INSURANCE COMPANY	IL	1432488	1168552	263936	34229	32307691	55136	2[illegible]46	619	509
AMALGAMATED LABOR LIFE INS. COMPANY	IL	11318	8659	2658	233	306396	10	142	0	0
AMERICAN BANKERS LIFE ASSUR CO OF FL	FL	272111	252663	19448	3257	11039956	34746	36814	652	234
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	77485	71012	6472	380-	1787804	372	3444	0	1
AMERICAN FAMILY LIFE ASSUR CO OF CO	GA	589072	554902	34169	10708	2069897	2087	7394	2400	1886
AMERICAN FAMILY LIFE INSURANCE CO.	WI	281236	243024	38212	7794	5521377	115269	354002	39	16
AMERICAN FIDELITY ASSURANCE COMPANY	OK	257468	225818	31650	7953	3037825	17258	59724	1856	1017
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	156190	142900	13290	3118	1507058	2026	12655	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	60974	47196	13786	672	1369691	33	4075	0	0
AMERICAN FOUNDERS LIFE INSURANCE CO.	TX	157280	137435	19845	2576	2576825	681	6527	2	3
AMERICAN GENERAL LIFE INS CO OF DE	DE	939757	845459	94298	16929	6964144	20640	146953	108	45
AMERICAN GENERAL LIFE INS CO OF NY	NY	255282	247681	7601	3570	3165829	1721	4139	1	0
AMERICAN GUARANTY LIFE INS. COMPANY	OR	87626	73499	14127	708	631545	700	1910	0	0
AMERICAN HEALTH & LIFE INS. CO.	MO	328525	257119	71406	3764	7129006	10721	90155	222	516
AMERICAN HERITAGE LIFE INS. COMPANY	FL	202670	176383	26288	5308	7691806	13553	35729	158	50
AMERICAN INCOME LIFE INSURANCE CO.	IN	164642	145831	18811	11951	2561869	9632	20740	269	220
AMERICAN INT. LIFE ASSUR. CO. OF NY	NY	167152	153774	13378	2860	3246842	47	6591	1	1-
AMERICAN LIFE & CASUALTY INSURANCE CO	ND	150333	136581	13752	2632	1877406	3509	5344	5	2
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	47228	37454	10474	1352	1227290	1601	10311	0	0
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	294186	252733	41453	6988	3519561	12601	55814	26	12
AMERICAN NATIONAL INSURANCE COMPANY	TX	2520231	2176255	343977	49887	17516380	30894	191732	764	565
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	19680	11343	7936	1463	1821818	2290	8181	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	128307	105926	22381	800	1803632	8210	60125	1666	922
AMERICAN SECURITY LIFE INS. COMPANY	IX	70244	59211	11033	1137	657605	0	1777	6	5
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	15813	13132	2681	329	328372	5458	24364	86	66
AMERICAN STATES LIFE INSURANCE CO.	IN	124755	106792	17963	3036	4089945	16818	92999	238	466
AMERICAN TRUSTEE LIFE CORPORATION	OK	4714	2901	1812	320-	108270	87	424	0	0

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AMERICAN UNION LIFE INSURANCE CO.	IL	12422	7245	5177	791	108868	83	502	61	66
AMERICAN UNITED LIFE INSURANCE CO.	IN	1582701	1498876	83826	8854	17849566	69649	245117	604	276
AMERICAN VARIABLE ANN. LIFE ASSUR CO	DE	152066	140223	11842	250	1321288	564	1122	3	0
AMERICAN WOODMENS LIFE INSURANCE CO.	CO	8743	7638	1105	178	188698	1173	6187	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO	TX	420072	380148	39925	18895	7867965	18785	66523	5	1
AMOCO LIFE INSURANCE COMPANY	NE	9361	2773	6588	180-	203676	190	4821	3	1
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1696872	1623568	33304	3777	7272207	27222	70175	0	0
ARMOUR LIFE INSURANCE COMPANY	MO	5511	1889	3622	443-	94943	36604	22881	186	41
ASSOCIATED DOCTORS H & L INS. CO.	AL	21510	11632	9878	1370	9922	0	11	15	17
ASSOCIATES LIFE INSURANCE COMPANY	IN	22343	19328	3015	410	578005	200	323	3	3
ASSOCIATION LIFE INS. CO., INC.	WI	38063	20704	17359	1783	2440038	37924	93279	1399	2985
ASSURANCE LIFE COMPANY	MO	3163	61	3101	101	0	0	0	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	111776	86428	25344	1237	1619440	442	8301	37	17
ATLAS LIFE INSURANCE COMPANY	OK	62949	54266	8683	751	674986	1177	4650	44	45
BANKERS LIFE & CASUALTY COMPANY	IL	1367927	1070418	297509	33424	8323557	35748	105987	8340	5055
BANKERS LIFE COMPANY	IA	8765096	8477583	287513	10340	42680898	252511	683095	14137	11859
BANKERS LIFE INSURANCE CO OF NEBRASKA	NE	836931	769058	67874	9195	4665654	24395	279557	2247	1829
BANKERS NATIONAL LIFE INS. COMPANY	NJ	324953	291809	33143	17039	7601391	6685	27133	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	192150	167341	24809	1524	5063036	2749	16493	3	1
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	121392	105165	16227	1612	1849062	8180	10325	32	9
BAY COLONY LIFE INS CO OF DELAWARE	MA	3440	38	3402	102	0	0	0	0	0
BENEFICIAL LIFE INSURANCE COMPANY	UT	424321	393026	31294	4869	5501682	1086	4629	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	205461	157545	47916	11688	1901935	222	3164	93	54
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	172484	150916	21568	1249	2575739	4455	13069	647	318
BERKSHIRE LIFE INSURANCE COMPANY	MA	469516	434204	35312	3281	2902289	4400	22196	53	25
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	164433	153442	11191	656	5825922	998	4574	16	4
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	5489	3458	2031	182-	324606	0	0	0	0
BROOKINGS INTERNATIONAL LIFE INS CO	SD	10165	7692	2473	196	166299	261	237	0	0
BUSINESS MENS ASSURANCE CO. OF AM.	MO	801820	687094	114726	12338	15459812	133945	930419	5412	4184
CALIFORNIA PACIFIC LIFE INS COMPANY	CA	2335	668	1667	97-	8484	0	0	2	1
CALIFORNIA WESTERN STATES LIFE INS CO	CA	858313	772881	85432	5341	15762872	0	10840	2	0
CAPITAL RESERVE LIFE INSURANCE CO.	MO	17985	11343	6642	703	55704	0	105	0	0
CAPITOL AMERICAN LIFE INSURANCE CO.	AZ	10795	7795	3000	654	1111	4	4	650	46
CAPITOL BANKERS LIFE INSURANCE CO	MN	9328	6881	2447	1129-	327052	1060	1610	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	1548060	1458610	189450	57629	11578125	23663	52915	37	157
CELTIC LIFE INSURANCE COMPANY	RI	19548	14953	4560	622	504	4-	1	43	28
CENTRAL LIFE ASSURANCE COMPANY	IA	666106	608921	57184	9980	4505373	22477	76154	8	4-
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE	305917	186029	119887	15372	6381426	35293	69337	621	683

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CENTRAL NATIONAL LIFE INS. COMPANY	IL	90484	82518	7966	2013	547010	0	1078	9	6
CENTRAL STATES H & L CO. OF OMAHA	NE	51116	40080	11037	853	672549	5043	12375	1203	453
CENTRAL UNITED LIFE INSURANCE CO.	IA	31679	26359	5319	475	190725	1983	57557	8	4
CENTURION LIFE INSURANCE COMPANY	MO	75753	42593	33160	8639	729317	7735	10330	155	67
CERTIFIED LIFE INSURANCE COMPANY	CA	78877	57929	20947	757	287110	0	146	16	12
CHARTER BANKERS LIFE INSURANCE COMPANY	MO	1859	356	1494	115	28412	1799	1799	0	0
CHARTER NATIONAL LIFE INS. COMPANY	MO	133183	118834	14349	510-	2723770	4506	17294	53	70
CHARTER SECURITY LIFE INSURANCE CO.	NJ	99798	969359	28619	2989	1411767	2795	9047	0	0
CHASE NATIONAL LIFE INSURANCE CO.	MO	29526	25660	3866	189	689731	2145	8361	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	52538	37959	14578	5219	860226	5919	9208	80	55
COLLEGE LIFE INS. CO. OF AMERICA	IN	230356	204658	25697	7343	1652811	86	10041	1	0
COLOGNE LIFE REINSURANCE COMPANY	CN	119292	97239	22053	2625	31171696	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	160791	109691	51101	9948	987683	5063	10703	1076	497
COLONIAL LIFE INSURANCE CO. OF AM.	NJ	359460	329654	29806	3615	6297560	230	2317	0	0
COLONIAL PENN LIFE INSURANCE COMPANY	PA	422941	334986	87955	4537	31574493	1733	9591	187	117
COLUMBIA NATIONAL LIFE INSURANCE CO.	OH	67526	56889	10633	1227	640904	0	216	0	0
COLUMBUS MUTUAL LIFE INS. COMPANY	OH	538820	491345	47475	9329	4637777	7114	23765	8	3
COMBINED INSURANCE CO. OF AMERICA	IL	1094655	828509	266146	36090	7494711	12220	63351	3605	1614
COMMERCIAL STATE LIFE INSURANCE CO.	MO	3558	888	2670	917-	127	0	2	2	1
COMMERCIAL UNION LIFE INS. CO. OF AM.	DE	111239	96160	15078	620-	1504361	13367	23289	2	10
COMMONWEALTH LIFE & ACCIDENT INS.	MO	96383	64591	31792	4050	590471	521	1340	10	7
COMPANION LIFE INSURANCE COMPANY	SC	7136	2826	4314	655	983	0	0	0	0
CONFEDERATION LIFE INSURANCE COMPANY	CN	451284	428669	22615	21500-	8632857	6190	16931	121	103
CONNECTICUT GENERAL LIFE INS. CO.	CT	15103332	14492865	610467	158671	90809773	43517	459861	11924	10860
CONNECTICUT MUTUAL LIFE INS. CO.	CT	5818322	5499504	318818	38907	29553555	90112	348747	320	24
CONSOLIDATED AMERICAN LIFE INS. CO.	MS	41013	36884	4129	268	956686	431	3760	0	0
CONSTITUTION LIFE INSURANCE COMPANY	IL	73474	69615	23859	1966	633297	0	1973	27	10
CONSUMERS NATIONAL LIFE INSURANCE CO.	AZ	5813	122	5691	921	66127	0	0	0	0
CONTINENTAL AMERICAN LIFE INS. CO.	DE	317036	277586	41454	718	1567254	42	3225	36	23
CONTINENTAL ASSURANCE COMPANY	IL	3323163	3082461	240702	3632	28804867	52059	308387	6786	7147
CONTINENTAL GENERAL INSURANCE CO.	NE	26343	22018	4324	357	655271	11542	22867	921	548
CONTINENTAL WESTERN LIFE INS. CO.	IA	66506	60745	5761	324	1125693	3003	9905	36	36
COUNTRY LIFE INSURANCE COMPANY	IL	1143751	1003528	140223	22260	6046844	0	3465	4	2
CREDIT LIFE INSURANCE COMPANY	OH	199543	183765	15778	4143	11592785	5414	17599	29	33
CROWN LIFE INSURANCE COMPANY	CN	1115433	1068789	46644	16622-	18502772	13712	65402	292	312
CUDIS INSURANCE SOCIETY, INC.	WI	161533	123017	38516	14275	18980	0	128	694	406
CUMBERLAND LIFE INSURANCE COMPANY	TN	169497	132659	36838	19200	2217136	16030	14204	25	12

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CUNA MUTUAL INSURANCE SOCIETY	WI	601292	504329	96963	4039	36120104	15184	485372	182	164
DELAWARE AMERICAN LIFE INSURANCE CO.	DE	29882	27740	2142	1295	442564	0	709	0	0
E F HUTTON LIFE INSURANCE COMPANY	CA	263625	243254	20371	2711	3444592	7159	12008	0	0
EMPIRE GENERAL LIFE INSURANCE COMPANY	AL	103344	91654	11691	1498	5048534	1695	3314	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	11644	9061	2583	67	246260	14	115	1	0
EMPIRE STATE MUTUAL LIFE INS. CO.	NY	42656	39218	3438	144	334258	0	13	0	0
EMPLOYEES MUTUAL BENEFIT ASSN-ST PAUL	MN	8847	5232	3616	670	63939	37	1068	0	0
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	204708	190658	14050	243-	2712126	4352	20353	106	66
EMPLOYERS MODERN LIFE COMPANY	IA	36803	31770	5033	348	621397	11668	34631	46	127
EQUITABLE AMERICAN LIFE INS. CO.	IA	35400	29243	6157	8241-	1760125	2356	6376	0	0
EQUITABLE LIFE ASSUR. SOC. OF U.S.	NY	36758160	35553683	1198476	79622	223876676	228542	2138835	13640	11014
EQUITABLE LIFE INS. CO. OF IOWA	IA	1306087	1225240	80846	29616	5025931	1126	53631	11	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	50778	48337	2440	7748-	449990	23815	30612	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	35238	27933	7305	1556	120025	332	2469	1379	109
EXECUTIVE LIFE INSURANCE COMPANY	CA	1336697	1295555	41142	1169	3096508	12642	26996	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	8053	6381	1672	200	88256	0	0	0	0
FAMILY LIFE INSURANCE COMPANY	WA	107506	78549	28957	5407	754653	44209	126849	129	33
FARMERS AND TRADERS LIFE INSURANCE CO	NY	132086	121968	10118	716	649027	0	3740	52	57
FARMERS NEW WORLD LIFE INS. COMPANY	WA	715133	527776	187357	3916-	1688084	160460	444654	805	355
FARMLAND LIFE INSURANCE COMPANY	IA	57606	43978	13628	1694	1355121	20804	274519	740	479
FEDERAL HOME LIFE INSURANCE CO	IN	259200	233441	25759	3408	3908703	2547	27219	1875	1158
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	355066	305170	49896	21435	19772598	116760	239542	0	0
FEDERAL LIFE INS. CO. - MUTUAL	IL	226601	213350	13250	468	854051	0	558	2	1
FEDERATED LIFE INSURANCE COMPANY	MN	132852	91125	41727	5368	1777519	17781	97392	0	0
FIDELITY AND GUARANTY LIFE INS CO	MD	260027	215536	44491	12207	5420844	18088	102587	169	140
FIDELITY BANKERS LIFE INS. COMPANY	VA	183876	160181	23694	7267	4776050	14728	48833	0	0
FIDELITY LIFE ASSN A MUT LEG RES CO.	IL	187935	155590	31345	5317	9191965	27	11938	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	969025	921202	47824	1262	5386045	10	10569	2	1
FIDELITY SECURITY LIFE INSURANCE CO.	MO	42863	13294	9568	1713	1133734	14270	25144	143	147
FIDELITY UNION LIFE INSURANCE COMPANY	TX	636657	538834	97823	18178	8070856	43118	131561	0	0
FINANCIAL ASSURANCE, INCORPORATED	CO	26563	24743	1820	116-	941271	11721	27549	0	0
FIREMANS FUND AM. LIFE INS. COMPANY	CA	424431	355501	68929	5328-	8666767	9878	38604	685	568
FIRST COLONY LIFE INSURANCE COMPANY	VA	433102	403534	29568	6321	10556747	39173	70317	0	0
FIRST FEDERATED LIFE INSURANCE COMPANY	MO	24235	17127	7108	542	1750467	1980	4295	0	0
FIRST LIFE ASSURANCE COMPANY	OK	40306	31694	8612	2341	1718387	57087	76433	738	260
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	13847	3902	9945	75	246385	630	530	0	0
FIRST PYRAMID LIFE INS CO OF AMERICA	AR	97206	85251	11955	940	1160525	8703	19277	271	182
FIRST SOUTHWEST LIFE INSURANCE COMPANY	MO	3804	1363	2441	171	4298	0	0	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
FIRST UNITED LIFE INSURANCE COMPANY	IN	34581	32235	2346	408	c74474	27	131	0	0
FIRST VARIABLE LIFE INSURANCE CO.	AR	112874	105101	7773	825	1250	0	0	0	0
FORD LIFE INSURANCE COMPANY	MI	105103	78132	26971	10699	4745058	8831	88621	859	282
FOREMOST LIFE INSURANCE COMPANY	MI	63610	42756	20854	1830	1142041	924	3698	1	1
FORT DEARBORN LIFE INSURANCE CO.	IL	14787	9847	4939	496	1982590	0	0	0	0
FRANKLIN LIFE INSURANCE COMPANY	IL	2569738	2184338	385400	77284	16419410	53856	238192	107	123
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	28613	20719	7894	84	1349604	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	37314	26613	10701	961	355739	0	0	0	0
GENERAL AMERICAN LIFE INS. COMPANY	MO	1929053	1835259	93795	13350	29125272	165107	640863	2809	2214
GENERAL FIDELITY LIFE INSURANCE CO.	CA	41833	15612	26221	3474	258265	0	0	0	0
GENERAL LIFE INS. CORP. OF WISC.	WI	67152	60932	6220	1287	824474	0	183	0	0
GENERAL REASSURANCE CORPORATION	CT	29781c	268908	c8904	8359-	82981185	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	DC	25437	20903	4534	121	272918	89	4220	0	0
GEORGETOWN LIFE INSURANCE COMPANY	IL	20275	18619	1657	334-	303966	50	559	0	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	196659	17655c	c0108	4920	3742376	0	419	0	0
GERBER LIFE INSURANCE COMPANY	NY	17781	10001	7780	433	572111	180	1243	1	0
GIBRALTAR LIFE INSURANCE CO OF AMERICA	AL	100826	90476	10350	2266	568750	3300	68321	393	199
GLOBE LIFE AND ACCIDENT INSURANCE CO	OE	237684	158076	79608	30790	5833907	8314	c20997	c557	914
GLOBE LIFE INSURANCE COMPANY	IL	299946	281793	18153	4401	5251292	48155	68199	612	345
GOLDEN RULE INSURANCE COMPANY	IL	36121	29247	6873	1669	391645	40	1713	73	42
GOLDEN STATE MUTUAL LIFE INS CO	CA	89303	83167	6135	391	3756937	0	0	0	0
GOVERNMENT EMPLOYEES LIFE INS. CO.	DC	240303	186349	53954	13624	4809799	2	4544	0	1
GOVERNMENT PERSONNEL MUTUAL LIFE INS	TX	176222	161178	15044	1797	993978	212	5315	0	0
GREAT AMERICAN RESERVE INS. COMPANY	TX	202583	183678	18905	2207	2048420	395	15431	41	23
GREAT COMMONWEALTH LIFE INS. COMPANY	TX	147796	138596	9200	2497	960260	1644	9111	1254	512
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	546998	482373	64625	17705	5061648	1105	6663	3	1
GREAT WEST LIFE ASSURANCE COMPANY	CN	2115709	2092786	22923	11872-	25012075	25959	126830	540	362
GUARANTEE MUTUAL LIFE COMPANY	NE	407888	369707	38181	5026	3407700	78580	c01212	242	158
GUARANTEE RESERVE LIFE INS. COMPANY	IN	36063	32425	3637	761	466685	472	1900	29	6
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	6019	3349	2671	73	106806	0	0	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	100410	84669	15746	767	1749184	1365	7961	106	64
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	43912	39518	4394	1097	1644463	79930	84482	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	2054354	1925609	128745	9778	21263037	32321	96133	1253	1370
GUARDSMAN LIFE INSURANCE COMPANY	IA	92880	76684	16196	193	1137524	48995	105288	0	0
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	41364	35543	5819	13-	907946	45	5015	27	21
GULF LIFE INSURANCE COMPANY, INC.	FL	1007263	866013	141250	39051	7383267	285	1007	0	0
HARTFORD LIFE & ACCIDENT INS. COMPANY	CT	454105	330708	123398	9599	14686676	25362	77257	710	592

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HARTFORD LIFE INSURANCE COMPANY	CT	921183	857400	53784	9553	9736692	15547	96884	1347	1782
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	347294	340883	6411	2281-	679995	0	13	0	0
HARVEST LIFE INSURANCE COMPANY	OH	10116	7657	2459	643-	329687	7257	10115	0	0
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	13938	12487	1451	238-	335681	103	2113	0	1
HERITAGE LIFE INSURANCE COMPANY	AZ	30641	20357	10284	846	1901380	5663	12090	24	39
HOLIDAY LIFE INSURANCE COMPANY	NE	22917	17643	5275	439	96409	0	45	19	11
HOME LIFE INSURANCE COMPANY	NY	1992716	1834723	157993	20525	16391786	2130	121044	203	96
HOMESTEADERS LIFE COMPANY	IA	36485	33671	2814	141	200148	888	4494	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	592307	548086	44221	8050	4506147	10375	38681	15	12
HOWARD LIFE INSURANCE COMPANY	CO	19870	16240	3630	390	91666	562	2634	0	0
IDS LIFE INSURANCE COMPANY	MN	2063810	1982392	81478	16878	11552183	30222	127454	120	115
INA LIFE INSURANCE COMPANY	CA	817949	767378	50571	3840	3092868	6933	35931	18	3
INDEPENDENCE LIFE & ACCIDENT INS.	KY	41317	27110	14207	1245	271517	5	294	12	3
INDEPENDENT LIBERTY LIFE INS. CO.	MI	31285	30706	579	1555-	1016467	941	3951	1	6
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	641831	581941	59889	8591	5466042	21015	88232	22	21
INDIANAPOLIS LIFE PENSION AND INS CO	IN	3376	67	3309	112	1133	0	0	0	0
INDIVIDUAL ASSURANCE COMPANY	MO	12043	6955	5089	234	836709	1486	1617	0	0
INTEGON LIFE INSURANCE CORPORATION	NC	374609	357910	16699	2610	13626658	7195	30203	70	24
INTER STATE ASSUR. CO. A MUT CO.	IA	54260	51011	3250	261-	2485751	19889	28543	312	140
INTER-OCEAN INSURANCE COMPANY	IN	138618	113621	24997	7654	1896222	4981	11092	1245	789
INTERNATIONAL SERVICE LIFE INS. CO.	TX	15992	12941	3051	340	176379	14	323	0	0
INVESTORS GUARANTY LIFE INS. COMPANY	CA	37644	28531	8713	1503	2695437	371	18386	0	0
INVESTORS HERITAGE LIFE INSURANCE CO	KY	59950	53523	6427	248	1373893	0	0	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	40648	33969	6679	1708	701518	4412	15400	0	0
INVESTORS LIFE INS. CO. OF NO. AM.	PA	691365	669950	21414	4563-	423589	779	1319	0	0
IOWA ST. TRAVELERS MUT'L ASSUR. CO.	IA	10638	6785	3853	591	295544	1870	1403	109	38
ITT LIFE INSURANCE CORPORATION	MI	241540	160887	80653	2191-	4382064	965	9608	80	68
J.C. PENNEY LIFE INSURANCE COMPANY	VT	158889	92188	66701	7327	2799378	6668	16131	302	132
JACKSON NATIONAL LIFE INSURANCE CO.	MI	201278	190779	10499	6004	6069157	84190	172108	0	0
JEFFERSON NATIONAL LIFE INS. COMPANY	IN	217517	196025	21492	3106	3324103	12686	21845	36	72
JEFFERSON STANDARD LIFE INSURANCE CO	NC	1695171	1352718	292453	52486	6714715	980	28365	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	485438	449998	35440	4765	1572501	0	19056	694	630
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	10936798	10032662	904136	119546	145609204	102711	566720	2067	1924
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	29097	7038	22058	11597-	56931223	3055	3061	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	902838	832900	69939	14807	5427136	82133	387463	81	31
KEMPER INVESTORS LIFE INSURANCE CO.	IL	1303144	1284414	18730	15656-	247261	0	0	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	47722	41406	6315	532	914587	688	4353	3	6
KENTUCKY CENTRAL LIFE INS. COMPANY	KY	380521	333608	46913	1067	5210670	15879	36713	1	47

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KEYSTONE PROVIDENT LIFE INSURANCE CO	PI	211372	203927	10445	3395-	1191139	2498	10334	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	247009	208758	18451	12	4955516	16810	36900	3	35
LAYMEN LIFE INSURANCE COMPANY	TN	22117	20466	1651	21	282466	1988	7895	4	0
LIBERTY LIFE ASSUR. CO. OF BOSTON	MS	179351	152907	26444	2280	5111077	1932	9939	658	653
LIBERTY LIFE INSURANCE COMPANY	SC	547642	473604	57040	13994	7624659	1000	301	0	0
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	1665575	1435430	235145	37401	11735709	0	2602	5	10
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	26343	21453	4890	148	1040488	300	544	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	27667	14761	7904	1599	521972	0	57	0	0
LIFE INSURANCE COMPANY OF NORTH AM.	PA	824218	670443	70375	23024	11938372	37	7145	621	2094
LIFE INSURANCE COMPANY OF THE S.W.	TX	151571	132752	19819	5145	5686640	1344	45173	1764	1405
LIFE INVESTORS INS. CO. OF AMERICA	IA	441692	391826	49866	3174	5423018	6184	74789	836	597
LIFE OF MID AMERICA INSURANCE CO.	IA	15477	12763	2714	1355-	102566	48	1095	2	0
LINCOLN AM. LIFE INSURANCE COMPANY	TN	103311	93163	10154	1514	1298181	304	6358	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	63297	60119	3178	610	1157402	7174	21814	379	108
LINCOLN LIBERTY LIFE INS. COMPANY	NE	256806	230076	26730	5577	2645908	35213	78743	0	1
LINCOLN LIFE AND CASUALTY COMPANY	NE	29071	26044	3027	690	103569	165	2028	16	6
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	15487	14210	1277	246	77726	0	56	1	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	50303	43917	6395	1058	475441	1457	9149	4	0
LINCOLN NATIONAL LIFE INS. COMPANY	IN	5038853	4767930	270923	47665	72627629	56993	153978	2455	2095
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	612740	534998	77743	9660	6740029	0	0	0	0
LONE STAR LIFE INSURANCE COMPANY	TX	147399	117227	30172	4929	1124922	5042	6584	1709	1259
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	64556	54639	9963	2372	1898730	3568	11549	150	110
LOYALTY LIFE INSURANCE COMPANY	MI	76930	55859	21050	2107	5154234	2955	19085	0	0
LUTHERAN MUTUAL LIFE INSURANCE CO.	IA	742658	699871	42786	3685	9481821	5517	58362	24	52
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	451578	417543	34035	2245	7030822	8929	18617	44	0
MANHATTAN LIFE INSURANCE COMPANY	NY	605999	579816	26183	2037	11014829	30149	158911	31	60
MANUFACTURERS LIFE INSURANCE COMPANY	CN	2238100	2172112	65988	106624-	49102011	2969	73181	2	0
MARK TWAIN LIFE INSURANCE CORPORATION	OK	15559	10356	5482	1424	75921	145	166	27	2
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	108470	88031	20359	1390-	788619	2300	2412	5	16
MASSACHUSETTS INDEMNITY & LIFE INS.	MA	209966	171348	29617	4476	9496930	96175	118514	462	219
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	10322231	9463012	559219	77552	55978807	93940	579535	2026	1964
MAYFLOWER NATIONAL LIFE INS. COMPANY	IN	8603	7112	1491	679	116790	39	985	4	0
MBL LIFE ASSURANCE CORPORATION	UM	18966	14230	4736	829-	213603	450	1150	0	0
MIDECO LIFE INSURANCE COMPANY	NE	9133	5186	3947	340	27359	29	468	231	115
MERCANTILE & GENERAL REINS. CO. LTD	MI	59098	52256	6845	16788-	6585	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	69046	34950	34096	11986	12151744	16309	24210	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	557950	524217	33733	5769	0	0	0	0	0

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METROPOLITAN LIFE INSURANCE COMPANY	NY	51757865	49463539	2356105	371426	593590726	485794	2507108	4351	3145
MGIC LIFE INSURANCE COMPANY	IL	49111	47198	1913	724-	198013	2	7724	154	49
MIC LIFE INSURANCE CORPORATION	DE	45887	39674	7213	1790	7146086	3787	3262	7	13
MID-CONTINENT LIFE INSURANCE CO.	OK	79532	63375	15757	2110	2511441	41353	49124	2	1
MID-STATES LIFE INS. CO. OF AMERICA	FL	23528	15790	13738	3353	2560018	3489	5434	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	2268814	1981142	287201	5929	4630712	6699	20513	1	0
MIDWEST LIFE INSURANCE COMPANY	NE	19094	17131	1963	468	2192500	0	0	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	209110	175301	34109	4886	1777671	106	1063	0	0
MINISTERS LIFE & MUTUAL LIFE INS. CO.	MN	115036	104681	10195	1763	854845	1439	10469	88	78
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	1933112	1789864	143448	19492	43481070	199743	348160	104	55
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	28278	24565	3714	1235-	292309	1298	1745	31	0
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	6301	3566	2735	103-	44273	60	1806	0	0
MML LIFE INSURANCE COMPANY	DE	3421	47	3374	75	0	0	0	0	0
MML PENSION INSURANCE COMPANY	DE	10433	7729	2703	1913-	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	59652	54624	4028	217-	845461	51534	59261	49	14
MODERN PIONEERS LIFE INSURANCE CO.	AZ	6705	4931	1774	128	107291	0	207	0	0
MODERN SECURITY LIFE INSURANCE CO.	MO	36859	32339	4520	1088-	768769	688	6749	0	0
MONARCH LIFE INSURANCE COMPANY	MA	556450	455154	99296	12685	2497136	19552	88144	1410	865
MONTGOMERY WARD LIFE INSURANCE CO.	IL	150045	97182	52864	3915	5951115	18075	101526	920	552
MONUMENTAL LIFE INSURANCE COMPANY	MD	501928	435535	66393	8736	5361278	15999	67866	103	68
MUNICH AMERICAN REASSURANCE COMPANY	GA	61575	45436	16139	1254	5199627	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	6617044	6415679	201365	39926	46732485	54064	512515	2388	1898
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	8384961	7947462	441499	14920	47827888	91635	367816	802	641
MUTUAL OF OMAHA INSURANCE COMPANY	NE	1923451	1127475	795478	8259	3329930	0	0	9892	7061
MUTUAL SECURITY LIFE INSURANCE CO.	IN	234494	221051	13443	448	2719146	4176	31495	311	269
MUTUAL SERVICE LIFE INSURANCE CO.	MN	244746	231021	13725	2533	2580417	480	11273	7	7
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	385437	355225	30212	4129-	1679365	1110	2720	0	0
NATIONAL BEN FRANKLIN LIFE INS CORP	MI	167914	131411	36502	6158	1358295	703	3101	305	240
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	192656	185901	6756	7597-	8454941	11147	48021	105	58
NATIONAL FARMERS UNION LIFE INS. CO.	CO	93533	81161	12372	2350	1299248	29351	66362	414	269
NATIONAL FIDELITY LIFE INS. COMPANY	MO	277380	253602	23778	9-	3364098	60887	191774	1049	735
NATIONAL GUARDIAN LIFE INS. COMPANY	WI	249856	212390	17466	2773	2055444	3195	32999	14	1
NATIONAL HEALTH & WEL MUTL LIFE INS	NY	1272438	1222911	49527	670	1663766	497	3038	9	7
NATIONAL HOME LIFE ASSURANCE CO.	MO	360111	322511	37600	10340-	8696358	59788	125628	1688	1050
NATIONAL INVESTORS LIFE INS. CO.	AR	413381	327073	86308	7817	1[illegible]5	294	4317	0	0
NATIONAL LIBERTY LIFE INS CO OF AM.	PA	3662	117	3544	466	516	0	0	0	0
NATIONAL LIFE & ACCIDENT INS. CO.	TN	3021711	2551694	470017	87913	17836947	53579	363799	1337	766
NATIONAL LIFE INSURANCE COMPANY	VT	2576085	2408658	167427	6307	11296384	10814	55718	53	1

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
NATIONAL MOTOR CLUB LCA INSURANCE CO	TX	7382	2468	4914	815	2333	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	292836	237092	55744	‹3112	10523835	36308	329690	527	793
NATIONAL RESERVE LIFE INSURANCE CO.	SD	165762	138317	27445	3676	1577665	11024	80788	10	0
NATIONAL STATES INSURANCE COMPANY	MO	13081	6821	6261	785	3014	0	3	20	5
NATIONAL TRAVELERS LIFE COMPANY	IA	149566	116026	17540	1955	1734690	7136	34619	174	157
NATIONAL WESTERN LIFE INS. COMPANY	CO	270445	237506	32939	3990	4368008	1204	57928	9	1
NATIONWIDE LIFE INSURANCE COMPANY	OH	2766057	2636344	129713	7898	14913866	9557	4918	516	469
NEW AMERICAN LIFE INSURANCE COMPANY	MO	12026	8345	3681	384	‹18340	1749	6179	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	108775	99228	9546	1442	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	7273819	6843536	430284	35235	34991635	104728	441762	717	684
NEW JERSEY LIFE INSURANCE COMPANY	NJ	41809	36889	4919	1953	854831	2855	5997	0	0
NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	200549	190304	10245	593	0	0	0	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	21119316	19886043	1233273	193401	137456394	286774	1651125	3204	2374
NN INVESTORS LIFE INSURANCE CO., INC	IA	108693	91670	17222	723	1359700	1910	6679	168	111
NORTH AMERICAN CO FOR LIFE & HEALTH	IL	430097	324291	105806	31409	10530054	66004	174188	283	219
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	459008	420068	38940	5132	10322560	4593	27282	166	2
NORTH AMERICAN REASSURANCE COMPANY	NY	386204	338597	47607	4389	55428277	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	84163	78885	5278	4086-	2353078	65217	63109	531	235
NORTHBROOK LIFE INSURANCE COMPANY	IL	5593	121	5471	223	32830	0	0	0	0
NORTHERN LIFE INSURANCE COMPANY	WA	346298	307431	45866	7708	1914418	8073	14857	0	0
NORTHERN NATIONAL LIFE INS CO	ND	41454	36674	4780	581	1103281	3150	22086	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	12154318	11426767	727551	101550	73133741	178422	1194302	716	333
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	1714446	1558231	156215	22458	29620507	58860	349519	1539	924
NRG AMERICA LIFE REASSURANCE CORP.	DE	557534	547219	10314	684-	86351669	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	158115	141753	16362	1640	2012139	899	3579	0	0
OHIO LIFE INSURANCE COMPANY	OH	48050	32835	15245	1561	810551	805	3107	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	10839	5029	5810	85	726008	255	2912	0	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	807121	749701	57419	5841	5711328	4290	34334	43	4
OHIO STATE LIFE INSURANCE COMPANY	OH	355909	273903	85007	2247	2100879	3276	3506	31	35
OLD AMERICAN INSURANCE COMPANY	MO	107021	85081	21940	1140	416725	5798	38708	401	223
OLD EQUITY MUTUAL LIFE INSURANCE CO.	IL	14566	12775	1791	1267-	1314430	1769	1704	0	0
OLD LINE LIFE INS. CO. OF AMERICA	WI	289098	232918	56180	11309	15704067	42811	136138	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	168612	138782	29831	3507	5938669	91917	73827	822	444
OLD UNITED LIFE INSURANCE COMPANY	AZ	4592	2509	2083	617	114662	13170	16539	227	73
OMAHA FINANCIAL LIFE INS COMPANY	MN	‹9456	22783	6670	4219-	1866604	6507	22324	70	85
ORANGE STATE LIFE INSURANCE COMPANY	FL	26259	22711	3548	1007	399640	0	230	4	5
OXFORD LIFE INSURANCE COMPANY	AZ	92408	43570	48838	5016	181249	192	2906	37	33

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OZARK NATIONAL LIFE INSURANCE CO.	MO	104758	97025	12731	2479	1332726	7617	107456	274	119
PACIFIC FIDELITY LIFE INSURANCE CO.	IA	195196	182367	12829	596	483257	16	1008	2	1
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	2984715	2828889	155826	24992	17096746	34323	115933	2051	1510
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	674206	587517	76689	3545	6941852	3558	26852	58	54
PAUL REVERE LIFE INSURANCE COMPANY	MA	814841	759236	55545	25330	5721773	1799	26749	863	421
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	41626	33720	7906	2740-	842177	10918	10531	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	331195	327611	3574	37391-	193469	75	400	0	0
PENINSULAR LIFE INSURANCE COMPANY	FL	307800	191174	11696	12129	2255114	0	50	0	0
PENN INSURANCE AND ANNUITY COMPANY THE	DE	11675	351	10924	53-	0	0	0	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	3961402	3762274	203127	27826	19407860	65045	451959	1153	918
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	322635	284557	38078	3919	2081844	3676	39867	2530	1571
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	10548	5712	2425	377-	325216	1183	1682	0	1
PENSION LIFE INS. CO. OF AMERICA	NJ	14003	9648	4355	168	180960	676	1250	15	8
PEOPLES ACCIDENT INSURANCE COMPANY	NE	1383	1193	190	32	43526	894	6870	41	19
PHF LIFE INSURANCE COMPANY	MI	91346	80031	11315	3677	1828749	0	92	0	0
PHILADELPHIA LIFE INSURANCE COMPANY	PA	872763	829627	43137	5142-	16275911	20026	65781	20	300
PHOENIX LIFE INSURANCE COMPANY	DE	20962	16668	4295	244-	0	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	3357372	3197253	155319	4276-	35513765	14329	78866	435	276
PHYSICIANS LIFE INSURANCE COMPANY	NE	24897	18068	6829	1261	289779	1693	5816	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	121717	110097	11620	5284	615882	1364	12142	0	0
PILOT LIFE INSURANCE COMPANY	NC	1034167	906408	127759	24651	19408276	11114	48376	518	507
PIONEER AMERICAN INSURANCE COMPANY	TX	2159	75	2083	56	883	0	0	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	69721	63251	6471	399	736194	3669	8644	1172	617
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	103728	96086	7642	992	865763	1112	2473	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	48941	44221	4719	1026	460734	3155	11829	0	0
PREFERRED RISK LIFE INSURANCE CO.	LO	63105	43692	19412	4242	1114036	2188	9557	34	10
PRESBYTERIAN MINISTERS FUND	PA	243611	221613	21999	3534	1332500	1842	16917	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OR	23122	15879	4242	1633	160386	207	3282	755	190
PROGRESSIVE NATIONAL LIFE INS. CO.	MO	19675	15907	3768	104	506552	706	2909	0	0
PROPRIETORS' LIFE ASSURANCE COMPANY	OH	5822	3178	2644	29	178890	538	731	54	51
PROTECTIVE LIFE INSURANCE COMPANY	AL	417630	374253	43377	8033	7274543	11701	92771	86	27
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	243107	147691	95416	6589	4644773	5846	13684	171	68
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	1951260	1722612	228628	50803	38409425	18961	135408	980	400
PROVIDENT LIFE INSURANCE COMPANY	ND	154534	136495	18044	3919	1028462	2724	8674	0	0
PROVIDENT MUTUAL LIFE INS CO OF PHIL.	PA	2027531	1897404	130127	17462	12820705	9710	63157	19	48
PROVIDENT NATIONAL ASSURANCE COMPANY	IN	202382	180379	22003	1455	0	0	0	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	62498540	60084582	2413959	34100	455174631	658523	3140922	19905	18661
PUBLIC SERVICE LIFE INSURANCE COMPANY	IA	31535	17828	13708	4898	1284372	22165	7017	67	19

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PURITAN LIFE INSURANCE COMPANY	RI	140145	127358	12777	11678	2205031	918	9169	2	0
QUAKER LIFE INSURANCE COMPANY	OK	5384	3951	1433	-59-	223458	1751	4895	0	0
RELIABLE LIFE AND CASUALTY COMPANY	MI	39072	38965	4193-	11787-	150504	0	0	0	0
RELIABLE LIFE INSURANCE COMPANY	MO	717827	174263	19764	8401	2252766	5811	18852	11	6
RELIANCE STANDARD LIFE INS. COMPANY	IL	446868	413123	33745	2296-	2518468	525	15179	160	49
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	661043	611459	49585	2024	14702190	21454	144792	1315	2343
REPUBLIC VANGUARD LIFE INS. CO.	TX	35363	16643	16720	175	1296346	3168	12098	61	102
RESERVE LIFE INSURANCE COMPANY	TX	911155	716971	97184	4154-	1559077	2355	18433	86	77
RESERVE NATIONAL INSURANCE CO.	OK	15083	11761	3323	774	76537	0	5	61	32
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	25013	22491	2523	466	650575	1572	17763	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CN	24746	11058	13686	2798-	1061754	16319	20987	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	51691	46210	5081	638	413358	0	5949	1	0
SAFECO LIFE INSURANCE COMPANY	WA	472300	444008	28292	1258-	11645594	16462	72086	304	820
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	5202	737	4465	538-	184920	5182	5050	0	0
SCOR RE LIFE INSURANCE COMPANY	TX	10305	4753	5552	2897-	1152369	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	68122	6499	61622	1396	980615	16065	2996	133	38
SECURITY GENERAL LIFE INSURANCE CO.	OK	15984	13155	2830	132	160123	137	437	61	5
SECURITY LIFE INS. CO. OF AMERICA	MN	23387	15286	8104	139	590586	243	733	1	1
SECURITY LIFE OF DENVER INSURANCE CO.	CO	263311	229979	33333	9633	35984653	2251	175621	71	150
SECURITY MUTUAL LIFE INSURANCE CO.	NE	159518	146550	13968	1917	2273920	22938	108244	295	204
SECURITY NATIONAL LIFE INS. CO.	UT	19101	15471	2630	16	172344	226	601	0	1
SECURITY OF AMERICA LIFE INSURANCE CO	PA	60712	48589	12124	2586	1602563	0	0	0	0
SECURITY-CONNECTICUT LIFE INS. CO.	CN	242348	208146	34202	5196	38576724	56632	87034	6	0
SENTRY LIFE INSURANCE COMPANY	WI	609152	577292	38650	348-	7919204	2994-	21243	651	839
SHELTER LIFE INSURANCE COMPANY	MO	109934	86388	22145	1317	1876837	36780	125526	1113	963
SOONER LIFE INSURANCE COMPANY	OK	29194	21681	7514	1051	541541	9115	72310	28	30
SOUTHERN LIFE INS COMPANY	NC	158140	143624	14516	242-	1651798	35	274	0	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	904818	815929	90888	25728	7653775	6641	13109	5	6
SOUTHWESTERN GENERAL LIFE INSURANCE CO	TX	97025	73650	23375	5804	611520	3630	8011	0	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	1929674	1709491	220183	58357	10760432	9780	69451	146	11
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	31714	19581	12133	290-	4904664	26855	50563	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	117536	104909	12627	829	470288	1758	9913	211	133
ST. PAUL LIFE INSURANCE COMPANY	MN	95120	84248	10872	1855-	2273270	12233	29904	197	137
STANDARD LIFE AND ACCIDENT INS CO	OK	141434	122076	19858	362-	800349	1188	14611	366	260
STANDARD LIFE INS CO OF INDIANA	IN	126804	112436	14376	2362	578957	253	2586	1	0
STANDARD OF AMERICA LIFE INS. COMPANY	IL	68355	55010	13344	3928	3181799	7522	138666	503	359
STATE BOND & MORTGAGE LIFE INS. CO.	MN	60279	56917	3362	691	4102826	0	416	0	0

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STATE FARM LIFE INSURANCE COMPANY	IL	1759829	1593950	165879	91552	58479552	278143	1179907	0	0
STATE LIFE INSURANCE COMPANY, THE	IN	146280	133594	13597	749	832859	0	1496	1	1
STATE MUTL LIFE ASSUR. CO OF AMERICA	MA	2551755	2436158	115597	16880	16813747	11688	62212	962	856
STATESMAN NATIONAL LIFE INSURANCE CO #	TX	7660	5312	2348	70	29613	17	188	3	2
STERLING NATIONAL LIFE INSURANCE CO.	IL	5151	3289	1866	98-	66569	139	301	0	0
STUYVESANT LIFE INSURANCE COMPANY	PA	57664	54824	2838	867	2263465	12374	18707	112	44
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	63983	57957	11075	486	878687	3582	6476	0	2
SUN LIFE ASSUR. CO. OF CANADA (U.S.)	DT	117992	105725	12266	2525-	0	0	0	0	0
SUN LIFE ASSURANCE CO. OF CANADA	CN	1546191	1516504	29888	14875-	12597458	6546	33656	178	63
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	479833	442737	37095	4981	3261711	250	4727	2	0
SURETY LIFE INSURANCE COMPANY	UT	78520	72352	6168	769	1908953	2518	7106	0	0
SURVIVORS BENEFIT INS CO	MO	17924	6878	11046	3-	13736	0	6052	0	0
TAHA LIFE INSURANCE COMPANY OF AMERICA	DT	13987	9578	4409	2689-	12672	0	0	1	0
TEACHERS INS & ANNUITY ASSOC OF AM.	NY	11433364	11325564	413781	5056	9072198	10104	75570	91	15
TEXAS LIFE INSURANCE COMPANY	TX	35780	24671	11109	1351	1392745	1199	2036	0	0
TIME INSURANCE COMPANY	WI	221350	169016	52334	10677	4353653	43876	138757	2988	2047
TRANS WORLD ASSURANCE COMPANY	CA	41972	36732	5240	1257	516730	352	1639	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	37529	14072	23456	6053	89665951	1175	1556	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO	CA	132678	129743	2935	9096	3243449	0	6215	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	2431474	2427247	174076	11773	12362434	134933	592433	4016	3766
TRANSPORT LIFE INSURANCE COMPANY	TX	135562	121726	13836	1216	3479367	4063	7487	260	276
TRAVELERS INSURANCE COMPANY	CT	16803168	16124641	678525	159168	116498216	120290	851339	15904	11470
TRAVELERS INSURANCE COMPANY OF IL	IL	32752	22788	9964	1230	2505124	0	0	4	4
UNION BANKERS INSURANCE COMPANY	TX	124236	104727	19509	1690	999905	2017	8259	260	197
UNION CASUALTY COMPANY	NE	7440	5113	2328	596-	10500	409	1235	865	443
UNION CENTRAL LIFE INSURANCE CO.	OH	1267148	1177696	89452	7732	9738902	41975	262125	701	633
UNION FIDELITY LIFE INSURANCE COMPANY	PA	129202	96860	32343	1941	879273	2740	3532	633	652
UNION LABOR LIFE INSURANCE COMPANY	MD	892503	861033	31469	2213	5513744	4344	9835	20	26
UNION LIFE INSURANCE COMPANY	AR	96439	72195	24244	5248	1679199	972	5599	1	1
UNION MUTUAL LIFE INSURANCE COMPANY	ME	2148510	2025363	123147	6907	5716330	430	15672	365	149
UNION SECURITY LIFE INSURANCE CO.	GA	54785	35961	17344	2123	2440861	54773	63306	682	754
UNIONMUTUAL PENSION & INSURANCE CORP	ME	12653	11970	2543	439	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	578667	564634	14033	13403	9734735	24171	127949	1640	866
UNITED AMERICAN INSURANCE COMPANY	TX	155382	106084	59318	11051	3170482	709	5478	782	352
UNITED COMPANIES LIFE INSURANCE CO.	LA	246367	234872	11496	1703	961189	0	0	0	0
UNITED EQUITABLE LIFE INSURANCE CO.	IL	22242	14987	7255	1531	81913	174	174	114	31
UNITED FIDELITY LIFE INSURANCE CO.	TX	197802	177599	20204	295-	2118314	546	11207	386	525
UNITED INSURANCE COMPANY OF AMERICA	IL	1786704	787807	998897	53150	7852556	2025	6095	109	67

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UNITED INVESTORS LIFE INSURANCE CO.	MO	102702	60478	42224	7648	7376280	153415	571569	0	0
UNITED LIFE & ACCIDENT INS. COMPANY	NH	246630	229325	16705	233-	3986447	1937	4766	5	0
UNITED LIFE INSURANCE COMPANY	IA	16415	13771	2644	453	427063	2219	2965	1	1
UNITED OF OMAHA LIFE INSURANCE CO.	NE	1937884	1779565	153340	16815	32479702	36936	213477	4196	5414
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	63939	51898	11692	191-	3061541	4351	7978	5	0
UNITED PRESIDENTIAL LIFE INS. CO.	IN	69257	61737	7521	453-	1879886	1276	9923	0	0
UNITED SERVICES GENERAL LIFE CO.	OK	8864	5607	3256	456	786033	2540	6484	0	0
UNITED SERVICES LIFE INSURANCE CO.	DC	344629	337591	56038	7024	3472503	2336	32029	0	0
UNITED STANDARD ASSURANCE COMPANY	IN	18950	14726	3773	106	398563	759	809	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	67810	52998	9811	833	610361	1147	3751	53	27
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	27666	7513	13133	7611	586939	5907	10171	37	21
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	147417	138669	8754	1084	2113027	1666	8568	0	0
UKRAINE LIFE REINSURANCE COMPANY	NY	11130	4976	6154	601-	503462	0	0	0	0
US LIFE CREDIT LIFE INSURANCE CO.	IL	61783	42275	19509	3959	3348902	24194	32600	326	136
US LIFE INS CO IN THE CITY OF NEW YORK	NY	569778	509312	53416	12384	8757710	5316	18986	140	149
USAA ANNUITY AND LIFE INSURANCE CO.	TX	47377	43068	4309	86	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	227676	195170	32506	5378	7175599	18743	73805	0	0
UTICA NATIONAL LIFE INSURANCE CO.	NY	7241	2418	4823	1552-	86630	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	PA	66243	47667	18576	5288	2393665	50	10772	22	3
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	2034997	1995999	38999	3889	6004	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	11304	3568	7736	2590	1727435	0	102	0	4
VISTA LIFE INSURANCE COMPANY	MI	13187	2875	7312	607	1140426	6294	7581	126	53
VOLUNTEER STATE LIFE INSURANCE CO.	TN	244385	214869	30316	5656	2736913	1761	20317	1	1
VULCAN LIFE INSURANCE COMPANY	AL	41282	31887	7395	227	1693013	714	34568	108	52
WABASH LIFE INSURANCE COMPANY	IN	90242	76531	13711	4021	1004584	1220	8402	161	141
WASHINGTON NATIONAL INSURANCE CO.	IL	1136153	1027134	109020	17804	19458693	31702	74428	2805	2021
WEST STATES INSURANCE COMPANY	CA	9959	7085	1884	244	68933	357	357	21	11
WESTERN & SOUTHERN LIFE INS. CO.	OH	3210187	2875694	334494	53935	15282409	25386	111309	149	145
WESTERN LIFE INSURANCE COMPANY	MN	376076	336579	39498	6129	5996829	651	79761	199	91
WESTERN LIFE INSURANCE COMPANY OF AM	MO	7549	5315	2234	109	72700	88-	1884	0	0
WESTERN NATIONAL LIFE INSURANCE CO.	TX	305578	287485	17594	1513	1197033	12199	36477	106	51
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	99900	88266	11633	4076	2803379	3558	15351	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	124127	110188	13939	2061	2861987	2561	20662	30	15
WESTERN SURETY LIFE INSURANCE COMPANY	SD	7496	6242	3252	927-	63823	96	96	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	41669	27711	13957	2425	907104	47	257	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	23882	17672	6210	99-	648135	0	68	2	1
WISCONSIN LIFE INSURANCE COMPANY	WI	139106	121243	17863	2032-	4018690	12125	27593	1341	1260

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of Accident and Health Insurance in this state. As of December 31, 1981, there were 562 insurance organizations licensed to transact the business of Accident and Health Insurance in Kansas. This figure represented 18 foreign fraternal societies, 6 Kansas and 144 Fire and Casualty companies, 1 reciprocal inter-insurance exchange, 14 Kansas and 372 foreign life insurance companies, 2 hospital service corporations, 2 medical indemnity corporations, 1 non-profit dental corporation, and 3 health maintenance organizations. Pursuant to Kansas laws and regulations of this Department, these organizations submitted to this division for our review a total of 11,930 forms and rates in 1981. The figures below show a breakdown of the workload of this division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1981. The number of forms reviewed in 1981 represents a 38.1% increase over the number reviewed in 1980.

Total Number of Policy Forms, Applications, Inserts and Riders Received	9,558
Forms Disapproved	7,655
Forms Withdrawn	420
Forms Approved	5,512
Forms Reviewed	15,137

Review of Rate Filings

This division also exercises some authority over rates for individual accident and health policies and for policies issued by non-profit service corporations. In addition, rates for group accident and health policies are often submitted for our information. An accounting of this Division's rate review activity during 1981 produces the following results, indicating a 47.3% increase in the number of rate filings reviewed:

Rate Filings Received	2,372
Rates Not Filed	1,574
Rates Withdrawn	72
Rates Filed	1,853
Rates Reviewed	3,861

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increase

requested. The dollar amount of savings created by these actions is difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurred in three ways: in some cases, lower rates than actually requested were allowed, in other instances, companies voluntarily withdrew the rate filings in response to this Division's review; in still other instances, no response was received from companies and the files were closed out.

Market Conduct

To provide a method by which this Department can more closely monitor the activities of insurance companies transacting accident and health business in Kansas, the Accident and Health Division is involved in a Market Conduct Surveillance System. This system has involved the establishment and maintenance of records of the activities of companies, agents, and products solicited which appear to be presenting problems in regard to policyholder understanding, misrepresentation, claim payments, etc. This report will discuss various projects that the Accident and Health Division has been involved in with respect to Market Conduct activities.

Company Admissions

During 1981, 15 insuring organizations engaged in the process of seeking authority to write accident and health insurance in the state of Kansas. At the close of the year, 7 of these files were in pending status. As in the previous year, increased effort was applied to processing applications for amended certificates of authority to include accident and health insurance. As a result of these efforts, 8 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1981.

Review of Policy Experience Exhibits

As in previous years, a major project which this Division has pursued was the examination of accident and health policy experience exhibits to determine if the loss ratios for the individual policy forms reflect an unreasonable premium being charged in relation to the benefits provided. The submission of policy experience exhibits is required by K.A.R. 40-4-17, and each company licensed to transact accident and health business in this state must submit such forms annually to this Department.

After a preliminary review of all exhibits, companies having policy forms with unreasonable loss ratios were asked to advise the Department as to why they feel such loss ratios are justified. Without adequate justification, the company is requested to reduce the premium charge and/or increase the benefits so the Kansas policyholders will not be paying excessive, unreasonable premiums.

The review of one company's exhibit, Combined Insurance Company of America, resulted in the company agreeing to increase the benefits in one of their hospital indemnity policy's. The company anticipates that an additional $20,000 will be paid out under the policy in 1982.

Apparently, Kansas is one of the few states which conducts such a review. It is this division's opinion that the annual review of policy experience exhibits is very important in that this exerts pressure on all companies to assure that premiums are adequate and reasonable.

Review of Company Advertising and Solicitation Practices

A total of approximately 642 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1981. Out of the total of 642 pieces, 271 were not filed by this Department as they did not comply with our advertising requirements. The review of this advertising usually involved several letters between this Department and the Company. We advised the companies of possible violations of the Kansas Administrative Regulations and Kansas Statutes in an attempt to assure compliance with such laws and regulations.

Consumer Assistance

This Division continues to be successful in avoiding the non-renewal of accident and health policies by insurers. Companies who issue policies which are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Apparent reasons for the non-renewal of optionally renewable policies are adverse claims experience and the elimination of old and inadequate policy forms. Upon notification of non-renewal programs, negotiations with the company by this Division usually results in the renewal of policies or the offer of conversion to a similar form of coverage. Decisions of this nature enable a large number of Kansans to continue their coverage without regard to past health history, age, or other underwriting restrictions.

Another area that this Division is involved in is the answering of consumer complaints and inquiries. Our files indicate that in 1981 we received 200 rate inquiries and 130 miscellaneous inquiries, for a total of 330 consumer inquiries, an increase of 28.4% over 1980. It should be noted that the total number of inquiries does not include those handled by this Division over the telephone. During 1981, we received 1,018 telephone inquiries and a number of people visited the Division to discuss a consumer matter. The majority of the rate inquiries related to Blue Cross and Blue Shield rate increases and the miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising material, effect of new legislation and the legality of cancellation of coverage by companies.

Investigation and Penalty Assessments

During 1981, this Division initiated a number of investigations, eleven (11) of which culminated in the assessment of fines totaling $24,028.57. Several files are still being investigated which may result in possible assessment or the exaction of other penalties. Areas investigated include: solicitation of unapproved policies, solicitation of unlicensed agents, use of rates not on file, use of solicitation material not in compliance with the Kansas advertising regulations, and group insurance policies issued to trusts domiciled in other states.

Regulation of Administrators

This Division has the responsibility of overseeing the implementation and continued management of the necessary licensing procedures which enable all administrators to comply with Article 38 of the Kansas Insurance Code. This law requires all applicable administrators who collect charges or premiums from, or who adjust or settle claims on, residents of this state in connection with life or accident and sickness insurance coverage or annuities to acquire a certificate of registration as an administrator from the Commissioner of Insurance. As of this date, 101 administrators have received a Certificate of Registration. This represents a 17.5% increase over those registered in 1980.

Projects Involving Blue Cross and Blue Shield

The Accident and Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue Shield matters. Major projects undertaken in this regard for 1981 are as follows:

(1) An extensive review was made of the rate increases submitted by Blue Cross and Blue Shield of Kansas which were to affect Community Rated Groups, Farm Association Groups, the Non-Group Category, Plan 65 and Plan D Coverage. The total increased approved was $41,413,000.

(2) In connections with the above rate review, this Division was involved in organizing two public conferences to discuss the rate increase request made by Blue Cross and Blue Shield of Kansas. The first conference was held in Topeka on September 18, 1981 and the second conference was held in Wichita on September 23, 1981. The attendance of both meetings was good. The information exchanged was helpful in promoting a puble understanding of the reasons for the increase in rates and in making Blue Cross and Blue Shield representatives more aware of the legitimate public concern about the economic difficulties such increases create, particularly to those on relatively fixed incomes.

(3) This Division was also involved in reviewing the rate increase request made by Blue Cross and Blue Shield of Kansas City for the Direct Pay and Tie-In-Plan coverage. A public conference relative to this rate increase filing was held in Kansas City, Kansas on October 6, 1981. The rate increases were approved and affected approximately 13,490 contracts held by residents of Johnson and Wyandotte counties.

(4) Throughout each year, Blue Cross and Blue Shield submits various other rate filings for our review. These include one-case filings and changes in the prospective rating formula, etc.

(5) Kansas City Blue Cross and Blue Shield initiated a new line of business called Total Health Care. Total Health Care will be offered to employers with 25 or more employees residing or working in the service area. The service area is defined as Johnson and Wyandotte Counties in Kansas and Buchanan, Cass, Clay, Jackson and Platt Counties in Missouri. Briefly, the contract differs from the current fee-for-service contract inasmuch as the health care of each subscriber will be directed by a Primary Care Physician. These physicians will receive a capitation fee (set amount of money per month per subscriber) to provide primary care services for each subscriber instead of receiving a fee for each service rendered. Preventive medicine will be emphasized under these contracts to a greater degree than it is emphasized in current contracts.

Involvement in Other Projects

(1) This Division also participated in the Market Conduct Reviews of Security Benefit Life Insurance Company and American Investors Life Insurance Company in 1981. The Accident and Health Division's involvement in these reviews encompassed an in-depth review of the Company's advertising material, outlines of coverage, complaint register, and policy forms.

(2) During 1981 this Division was involved in development of a proposed regulation, K.A.R. 40-4-35, which establishes minimum standards for Medicare Supplement policies as required by Chapter 194, 1981 Session Laws of Kansas. This regulation adopts the NAIC Model Medicare Supplement Minimum Standards Regulation by reference with Kansas amendments. The proposed effective date of K.A.R. 40-4-35 is May 1, 1982.

(3) During 1981 this Division was involved in granting Family Health Plan of Newton, Kansas and Community Health Care Association d/b/a Health Care Plus of Wichita, Kansas, a Certificate of Authority to operate as Health Maintenance Organizations in the state of Kansas. These organizations resemble Independent Practice Associations and involve a series of direct contractual relationships between the HMO and its various components. The organizations are designed to provide professional medical services to qualified groups of employees who reside within the enrollment area on a prepaid basis. The enrollment areas are specifically defined by county and postal zip code.

(4) This Division has continued our involvement in the supervision of credit accident and health insurance operations in the state of Kansas during 1981. In accordance with K.A.R. 40-5-109 each insurer who is doing credit accident and health business in Kansas is required to submit an annual experience reporting form for our review and analysis. This information is to be compiled and an extensive statistical analysis of experience reported on these forms is made. This evaluation enables the Department to evaluate each insurer's experience in Kansas and to offer comments concerning the credit accident and health prima facie rate levels.

(5) This division spent considerable time in 1981 reviewing contracts submitted by Vision Service Plan (VSP) of Kansas, Inc. This corporation is a not-for-profit business entity which intends to provide vision care services by entering into contracts with participating optometrists to provide or administer professional service for subscribers on such a basis as provided in VSP's contracts. VSP plans to market its contracts to trade unions, large and small groups, and various other qualified entities. It is anticipated that this corporation will be admitted to transact business in Kansas in 1982.

(6) This Division has been engaged in certain projects conducted each year. Such activities included acting in an advisory capacity to the Surety Bond Insurance Commission for the procurement and administration of the State Health Insurance Contract. In addition, this Division has undertaken the examination and audit of the following annual statements:

1. Blue Cross of Kansas
2. Blue Shield of Kansas
3. Blue Cross of Kansas City.
4. Blue Shield of Kansas City
5. Community Group Health Plan d/b/a/ Prime Health
6. Delta Dental Plan of Kansas.

(7) This Division was also involved in the continual process of review and investigation of the adequacy of current provisions, statutes, and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Accident and Health Premium Volume

In an effort to present an overall picture of the Accident and Health operation in Kansas during 1981, two summaries have been prepared and can be found in this Report. The Summary of Accident and Health business in Kansas compares the direct premiums written, the direct premiums earned and the direct losses incurred for the different categories of Accident and Health Insurance for the year of 1981. The Summary of Credit Accident and Health business in Kansas sets forth information concerning the transaction of such business in this state. It should be noted that the figures shown in the Summary of Credit Accident and Health insurance are included in the Summary of Accident and Health business in Kansas.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1981

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A.E.H. PREMS. EARNED	KANSAS A.E.H. LOSSES INCURRED
WISCONSIN NATIONAL LIFE INS. COMPANY	WI	125618	107480	24935	3824	1495509	100	379	2	2
WOODMEN ACCIDENT & LIFE COMPANY	NE	743562	727788	15774	772	1670617	18143	100251	1747	1129
WORLD BOOK LIFE INSURANCE COMPANY	IL	67753	61476	6276	1071	1349956	5148	12919	0	0
WORLD INSURANCE COMPANY	NE	98164	89597	8566	3-	830218	6747	10747	57	34
WORLD SERVICE LIFE INSURANCE COMPANY	CO	236725	182324	17401	7042	3851883	4709	23658	192	80
ZALE LIFE INSURANCE COMPANY	AZ	10811	10875	9436	954	289793	0	5	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	27665	17484	9181	454-	731633	15	734	0	0
ZURICH LIFE INSURANCE COMPANY	NY	17430	8382	1248	274	84556	0	0	0	0
SUB-TOTAL		478355268	466987436	5086796	3958175	467547586	8726472	18140588	219979	201341
GRAND TOTAL		478813306	466997405	5273954	3966231	469214960	9762819	43554759	232913	208289

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1981

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	2515390	2356696	158694	26381	14333393	45563	324710	702	268
AMERICAN FRATERNAL UNION	MN	10454	9946	514	2	46033	2	330	1	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	23980	20002	3978	74-	44403	12	783	4	4
BAPTIST LIFE ASSOCIATION	NY	37476	33117	860	496-	61137	193	473	0	0
CATHOLIC ORDER OF FORESTERS	IL	164182	138227	c9955	2153	594295	266	c059	0	0
CATHOLIC WORKMAN	MN	10648	7151	3497	300	19713	9	694	0	0
CROATIAN CATHOLIC UNION OF U.S.A.	IN	5158	3839	1268	143	10979	19	596	1	1
CROATIAN FRATERNAL UNION OF AMERICA	PA	53665	46176	7488	96	c86364	520	1854	6	6
CZECHOSLOVAK SOCIETY OF AMERICA	IL	40173	35064	5109	740	112106	0	66	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	167455	146308	21647	4319	554941	122	2634	0	0
INDEPENDENT ORDER OF FORESTERS	ON	1147461	988522	153939	31326	10871781	9770	65054	0	0
KNIGHTS OF COLUMBUS	CT	1049870	898259	151612	12606	6410300	24639	154068	0	0
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	35752	26682	9070	347	99983	57	928	0	0
LUTHERAN BROTHERHOOD	MN	1933702	1780613	153088	17779	10900000	11655	115863	105	84
MENNONITE MUTUAL AID ASSOCIATION	IN	c3210	c2361	c849	884	35883	137	4007	3785	3184
MODERN WOODMEN OF AMERICA	IL	585649	507263	78386	5195	3656522	16941	99925	32	14
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	53324	41810	11514	725	115648	0	46	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	8156	7157	999	120	22588	101	584	1	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	11265	9626	1639	73	23677	0	15	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	91205	71969	19236	2113	296618	40	892	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	17547	7451	10096	1154	0	0	0	0	0
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	12677	9374	9303	536	80350	15	144	22	14
POLISH NAT'L ALL. OF THE US OF NA	IL	171524	156058	15666	1505	414396	71	666	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	57203	50250	6952	1216	110298	55	599	0	0
ROYAL NEIGHBORS OF AMERICA	IL	284817	219460	65357	5665	603093	c139	32355	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	32621	27854	4767	739	79128	91	1945	10	7
TRAVELERS PROTECTIVE ASSOC. OF AM.	MO	13417	2445	10472	500	0	0	0	6	1
UKRAINIAN NATIONAL ASSOC.. INC.	NJ	45351	33986	12364	707	94312	5	157	0	0
WESTERN CATHOLIC UNION	IL	10545	10099	446	147-	60267	0	45	1	1
WESTERN FRATERNAL LIFE ASSOCIATION	IA	43495	36821	6674	740	188640	329	3525	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	833664	757759	75896	7151	6901015	0	1706	0	0
GRAND TOTAL		9471638	8438405	1033433	114843	57027822	112319	816705	4175	3585

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1981

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	41624	4856	10107	0	72119	1594	15986	0
FOREIGN LIFE COMPANIES	377648	17115	101037	2920	196599	6442	95232	9715
FRATERNALS	13742	0	0	0	5150	0	0	0
TOTAL	433014	21971	111145	2920	273868	8033	111218	9715

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 554 companies licensed to operate in Kansas. The following table is a comparison between the years 1980 and 1981 showing the number of filings received and handled by this division:

	1980	1981
Policy and Endorsement Forms Received	17,978	20,123
Policy and Endorsement Forms Approved	15,034	20,181
Policy and Endorsement Forms Disapproved	171	590
Rate Filings Received	7,266	5,544
Rate Filings Approved	6,802	4,875
Rate Filings Disapproved	120	91

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statement submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See tables 9, 10, 11, 12 and 13 respectively, for information gathered in the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire and Casualty companies may be found in this report under Exhibit A. See the Table of Contents for the appropriate page number.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. A total of $23,665,200.12 was collected in fees and premium taxes from Fire and Casualty companies in 1981. This represented a 9% increase over 1980. This includes the Fire Marshal Tax and the Firemen's Relief Tax collected on fire insurance premiums written in this state.

Firemen's Relief Fund Tax and Fire Marshal Tax

All premium taxes collected are deposited into the General Revenue Fund; however, eighty percent (80%) of the Fire Marshal Tax is distributed to the office of the State Fire Marshal for its operation. The remaining twenty percent (20%) is placed in the General Revenue Fund pursuant to K.S.A. 75-1509. In 1981, the Firemen's Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 428 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. Ninety-seven percent (97%) of the tax collected for each participating fire department is returned to the local department as it is coded and reported by the insurance companies. This money is held in trust by the Firemen's Relief Association of each department and used as a fund for the relief of any member of the fire department when injured or disabled while performing duties as a fireman. Additional benefits are described by K.S.A. 40-1707. The remaining three percent (3%) of the tax is distributed to the Kansas State Fire Fighters Association, Inc., for educational efforts of fire prevention and other related programs such as regional schools, arson schools, special hazard schools and the annual Kansas Fire School. The 1982 tax distribution of $2,078,743.44 is reflected in the table entitled "*Firemen's Relief Fund Collections and Distributions*". See the Table of Contents for the page number.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1981 marked the eleventh time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1981 also marked the eleventh time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance (formerly known as the Central States Compensation Rating Bureau) administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured Statewide	% of Risks Insured in the Plan Compared to Total in State
1977	2,902	1,747	7,501,253	5,808,487	77.4%	47,984	6.0%
1978	3,028	1,713	11,219,210	8,205,480	73.1%	51,476	5.9%
1979	4,480	2,347	13,586,869	10,846,315	79.8%	51,347	8.7%
1980	4,675	1,582	15,367,980	15,013,893	97.7%	40,059	11.5%
1981	4,221	1,551	13,024,223*	Unknown	-0-	40,831	

* Estimated as of January 31, 1982

Kansas Fair Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the

normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1977 through 1981.

Year	No. of Policies in Force & Renewal	No. of New Applications Received	Premiums Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid Written	Premiums in Force
1977	8,189	5,003	1,685,897	357	903,234	53.6%	112,497,880
1978	10,230	4,311	1,905,390	493	1,098,813	57.7%	129,579,262
1979	10,512	3,824	1,952,773	621	1,370,425	70.2%	115,240,261
1980	10,759	3,440	1,911,096	843	1,629,231	85.3%	147,959,997
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786

The Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan operates under authority of K.S.A. 40-2102. The Plan provides automobile liability insurance and automobile physical damage insurance for qualified applicants unable to procure this kind of insurance in the normal market. There are nine members in the Governing Board representing the insurance companies, insurance agents and general public, all appointed by the Commissioner of Insurance.

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Received	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1975	20,711	11,140	1.63%
1976	28,431	23,984	2.37%
1977	41,019	38,651	3.11%

New Applications Assigned

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total registered Private Passenger Vehicles in the State
1978	58,282	29,669	4.35%
1979	63,404	30,802	4.50%
1980	61,914	33,233	4.50%
1981	59,217*	26,435	4.30%

* The figures contained herein are for the year ending June 30, 1981.

Please note that the Kansas Automobile Insurance Plan has provided information for "New Applications Received" in the past; however, this information proved to be meaningless. This information is now reported as "New Applications Assigned." Information for 1976 and 1977 is now available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits to certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity.

Year	Claim Cost	No. of Claims
1976	$ 4,301.29	18
1977	21,711.39	26
1978	31,457.94	26
1979	17,218.64	23
1980	42,418.75	21
1981	49,924.81	15

Self-Insurers (No-Fault Law)

A total of fifteen (15) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1981. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial condition of the individual or corporation is required. In addition, the applicant must submit other supporting information relative to claim handling procedures and must submit monthly report forms outlining claim activity. K.S.A. 40-3104(*d*) also requires that more than 25 vehicles be owned and registered in the State of Kansas. The self-insurers reported a total of 166 claims incurred during 1981 and total claim payments of $120,728.44.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1981, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $13,184,481. As required by the Act, the Fund provides unlimited excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of

Fort Scott, Kansas, which has been issuing approximately 900 policies per year, has returned, a total of excess of earned premium of $1,457,262 to the Health Care Stabilization Fund. The Health Care Provider Insurance Availability Plan's earned premiums for fiscal year 1981 was $1,168,717.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $100,000/$300,000 professional liability losses. During 1981, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to create special workload requirements in soliciting, reviewing, correcting and processing the required reporting forms from insurance companies. In 1981, approximately 656 closed claim reports were received along with the required product liability statistical reports from 220 companies.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals 265 claims were closed in calendar year 1981.

Automobile Clubs

A total of 17 Automobile Clubs were licensed by this division in 1981 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 15 Premium Finance companies were licensed by this division in 1981 pursuant to Chapter 26 of Article 40 of the Insurance Code. This represents a decrease of one company admitted during the year 1981.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 554 companies were licensed by this division to transact the business of insurance in

Kansas as of December 31, 1981. Many amendments to the Certificates of Authority were also processed in the Division during the year.

Following are the corporate changes finalized in 1981:

Admissions	34
Cancellations	8
Name Changes	13
Mergers	6

(The above does not include Premium Finance Companies, Automobile Clubs, or Rating Organizations.)

Admissions

The final administrative details of admitting a Fire and Casualty company are handled in this division. A total of 34 Fire and Casualty companies were admitted during 1981.

Rate Filings

The year 1981 was also an active year for the submission of rate filings involving rate increases. A total of 5,543 rate filings was received in the division during 1981. This represents a decrease in number from 1980. The total additional premium actually approved for the Kansas public is reflected in the following table which shows the premium effect of filings approved for the principal rating bureaus and companies:

Bureau	Premium Effect
Insurance Services Office	$ 8,766,520
National Council on Compensation Insurance	17,168,727
American Assoc. of Ins. Services	-75,532
Midwest Rating & Service Bureau	-120,000
TOTAL	$25,739,715

The following is an analysis of the premium effect of all rate filings approved in the three major sections of this division during 1981:

Section	Premium Effect
Automobile	$17,442,937
Fire	1,558,285
Commercial Multi-Peril & Casualty	17,772,313
TOTAL	$36,773,535

In addition to the rate filings mentioned above, this division also reviewed 38 filings relating to fire insurance grading of cities and towns in Kansas. The proposals were submitted by the Insurance Services Office which is the only rating bureau grading cities and towns in Kansas for the purpose of establishing the base fire insurance rate. Ten (10) cities received no change in their

classification. Twenty-eight (28) cities received a lower (more favorable) classification as follows:

10 changed from class 10 to class 9
2 changed from class 10 to class 8-9-10
1 changed from class 10 to class 8
1 changed from class 10 to class 7
1 changed from class 9 to class 8
1 changed from class 9 to class 7
1 changed from class 9 to class 5
3 changed from class 8 to class 7
1 changed from class 7 to class 6
2 changed from class 7 to class 5
4 changed from class 7 to class 4
1 changed from class 6 to class 5

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1981, the division handled numerous complaints directly from the consumer. The inquiries referred to this division totaled 480 in 1981.

Market Conduct

This Division has become more actively involved in Market Conduct activities. During 1981, the Fire and Casualty Division completed the following Market Conduct Reviews:

American Employers Insurance Company, September 3, 1981
Commercial Union Insurance Company, September 3, 1981
American and Foreign Insurance Company, September 8, 1981
Royal Insurance Company of America, September 8, 1981
Hartford Accident and Indemnity Company, September 21, 1981
Hartford Fire Insurance Company, September 21, 1981
Wheat Growers Mutual Hail Insurance Company, November 23, 1981
Marysville Mutual Insurance Company, December 21, 1981
Swedish American Mutual Insurance Company, December 4, 1981

In addition, we also performed a follow-up Market Conduct Examination on State Farm Fire and Casualty. This examination was filed April 10, 1981.

TABLE 4
CONDITION AND GENERAL BUSINESS
HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1991

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	NET PREMIUMS WRITTEN	TOTAL INCOME	CLAIMS PAID	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OR ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	-----KANSAS----- NET PREMIUMS WRITTEN	CLAIMS PAID
HOSPITAL CORPORATIONS									
BLUE CROSS OF KANSAS CITY	138610	140909	133650	134755	36234	2328	33906	27804	28815
BLUE CROSS OF KANSAS	217867	223087	216061	228669	61845	7075	54771	217867	216061
TOTALS	356477	363996	349560	363423	98080	9403	88677	245671	244875

TABLE 5
COMPETITION AND GENERAL BUSINESS
MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1981

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	NET PREMIUMS WRITTEN	TOTAL INCOME	CLAIMS PAID	TOTAL DISBURSEMENTS	ADMITTED ASSETS	SURPLUS OR ADMITTED ASSETS OVER REPORTED LIABILITIES	LIABILITIES	-----KANSAS----- NET PREMIUMS WRITTEN	CLAIMS PAID
MEDICAL SVC/HOSPITAL CORPORATIONS									
BLUE SHIELD OF KANSAS CITY	50066	51094	49263	48856	25454	2830	22624	17544	16361
KANSAS BLUE SHIELD	157784	161643	137116	157596	64521	3399	58121	157784	137116
DELTA DENTAL PLAN OF KANSAS	3917	4279	3447	3428	735	108	627	3917	3447
TOTALS	242167	246971	209826	249377	35668	6337	71431	179245	156924

TABLE 2
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	7513	6192	1300	2221	104
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	17082	1521	650	9579	1361
CENTRAL STATES INSURANCE COMPANY, INC.	KS	1196	149	500	751	291
CIMARRON INSURANCE COMPANY, INC.	KS	26526	10226	1250	6941	1738
COLUMBIAN NATIONAL TITLE INSURANCE CO.	KS	1140	514	100	526	74
FARMERS INSURANCE COMPANY, INC.	KS	6371	2719	1000	2808	171
INSURED TITLES, INC.	KS	1067	475	105	587	49
KANSAS BANKERS SURETY COMPANY	KS	3273	1175	300	1562	174
KANSAS FIRE AND CASUALTY COMPANY	KS	11435	6781	1000	4654	575
KFB INSURANCE COMPANY, INC.	KS	3317	2267	500	537	101
PLAINS INSURANCE COMPANY	KS	18965	14519	1250	3196	1750
TANN & COUNTRY P & C INS. CO., INC.	KS	2088	1502	500	563	89
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	2016	1	670	1413	5
TRINITY UNIVERSAL INSURANCE CO. OF KANSAS	KS	3515	0	1265	2250	132
WEST GENERAL INSURANCE COMPANY	KS	1552	922	600	519	17
WESTERN CASUALTY & SURETY COMPANY	KS	512469	313439	5000	184030	15586
WESTERN FIRE INSURANCE COMPANY	KS	769351	447151	5000	317199	13463
WESTERN INDEMNITY COMPANY, INC.	KS	5830	725	2000	3104	551
TOTALS		1425924	870274	23926	547317	33390

TABLE II
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

(ALL AMOUNTS IN THOUSANDS OF DOLLARS)

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMEN FARMERS MUTUAL INSURANCE CO.	KS	5674	4371	1303	621
CONSOLIDATED FARMERS MUTUAL INS CO.(FML.	KS	2528	1234	1293	91
FARM BUREAU MUTUAL INSURANCE CO. INC.	KS	89562	65899	39063	5123
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	69027	41522	27505	2236
GREAT PLAINS MUTUAL INS. CO.. INC.	KS	5089	859	4281	286
KANSAS MUTUAL INSURANCE COMPANY	KS	5015	3297	1726	177
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6197	4167	1998	299
MIDWEST FIRE AND CASUALTY COMPANY	KS	2054	1225	829	83-
PATRONS MUTUAL INSURANCE ASSOC.	KS	6137	3903	2234	167-
SWEDISH AM. MUTUAL INS. CO.. INC.	KS	1166	472	694	108
UPLAND MUTUAL INSURANCE, INC.	KS	9863	6438	3429	576
TOTALS		186776	129375	83401	9197

TABLE II

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT — ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET PREMIUMS
A F & L INSURANCE COMPANY	PA	238801	211479	8000	19322	3329
AETNA CASUALTY AND SURETY CO OF ILLINOIS	IL	94497	78848	5000	10649	17613
AETNA CASUALTY AND SURETY COMPANY	CT	4865436	3819838	24000	1020597	994853
AETNA FIRE UNDERWRITERS INSURANCE CO	CT	13457	41	2500	9415	87
AETNA INSURANCE COMPANY	CT	2044191	1644854	10000	389337	14997
AETNA REINSURANCE COMPANY	NY	48547	36071	5000	7476	9074
AFFILIATED FM INSURANCE COMPANY	RI	124150	77581	10000	36569	41277
AL SAFECRETY INSURANCE COMPANY	TX	4496	2724	500	1132	1311
AGRICULTURAL INSURANCE COMPANY	VT	5143	958	2355	1944	311
ALEXANDER HAMILTON INSURANCE CO. OF AM.	IL	10759	5059	10000	6700	482
ALL AMERICA INSURANCE COMPANY	TX	33365	24334	2000	6931	1283
ALLIANZ INSURANCE COMPANY	CA	135116	99169	10000	18948	21554
ALLEGHENY FIDELITY INSURANCE COMPANY	PA	12055	7922	2000	2133	4544
ALLSTATE INDEMNITY COMPANY	IL	16158	12356	2400	11502	10571
ALLSTATE INSURANCE COMPANY	IL	8621423	6228794	8000	2392629	1408271
AMCO INSURANCE COMPANY	IA	33137	23001	1350	8786	1482
AMERICAN AGRICULTURAL INSURANCE CO.	IN	150115	105332	7486	44783	21340
AMERICAN AND EFIRD'S INSURANCE COMPANY	NC	126624	115592	2000	29067	3652
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	IL	9916	1987	5350	6579	2737
AMERICAN AUTOMOBILE INSURANCE CO.	MI	447604	185374	3500	258722	87283
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	146457	116104	9283	29749	11540
AMERICAN BONDING COMPANY	NE	1748	1043	1000	1836	75
AMERICAN CASUALTY COMPANY OF READING,PA	PA	810217	450418	7350	352348	91390
AMERICAN CENTENNIAL INSURANCE COMPANY	NJ	53551	26943	5000	21122	24280
AMERICAN CONTINENTAL INSURANCE CO.	MD	23304	11477	2350	9263	972
AMERICAN CREDIT INDEMNITY CO. OF NY	NY	77272	27395	1500	48337	3497
AMERICAN DRUGGISTS INSURANCE COMPANY	NH	66711	32963	2350	29398	9130
AMERICAN ECONOMY INSURANCE COMPANY	IN	279527	171775	2500	105252	69956
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	426357	333356	3500	89501	94521
AMERICAN FIDELITY FIRE INSURANCE CO.	NY	33673	24183	3500	6490	3378
AMERICAN FIDELITY INSURANCE COMPANY	OK	22798	15763	2000	5035	975
AMERICAN FIRE & CASUALTY COMPANY	FL	39627	23067	3637	12923	0
AMERICAN FIRE & INDEMNITY COMPANY	TX	13295	8665	1535	4435	971
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	1059661	727158	23500	253503	230547
AMERICAN HOME ASSURANCE COMPANY	NY	17240027	8761617	42500	8435910	4151616
AMERICAN INDEMNITY COMPANY	TX	140498	70329	4000	34969	7491
AMERICAN INSURANCE COMPANY	NJ	945269	769775	10000	165494	49810
AMERICAN INTEGRITY INSURANCE CO.	PA	9027	2749	500	1878	337
AMERICAN LIVE STOCK INSURANCE CO.	IL	14967	12537	2400	4030	1223
AMERICAN MODERN HOME INSURANCE CO.	OH	48634	29784	2500	16350	3277
AMERICAN MORTGAGE INSURANCE COMPANY	NC	115456	36735	2000	76721	3396

TABLE 11
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT — ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN MOTORISTS INSURANCE COMPANY	IL	892631	715058	6450	170743	15405
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	47222	28472	2350	11400	1756
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	62317	19709	2500	40108	4734
AMERICAN OVERSEAS REINSURANCE CO	PA	33411	12187	2500	15724	1031
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	36739	29729	2550	4460	1174-
AMERICAN PREFERRED INSURANCE COMPANY	IN	29189	8241	1250	21447	723
AMERICAN PROTECTION INSURANCE CO.	IL	5014	610	2400	2003	369
AMERICAN RE-INSURANCE COMPANY	DE	1342240	1084241	8436	249764	43318
AMERICAN ROAD INSURANCE COMPANY	MI	172939	100558	5000	69381	8663
AMERICAN SECURITY INSURANCE COMPANY	GA	128611	64566	2000	57068	6246
AMERICAN STANDARD INS. CO. OF WISC.	WI	112184	61482	2500	48202	6237
AMERICAN STATES INSURANCE COMPANY	IN	758600	497548	2469	257983	29159
AMERICAN STATES INSURANCE COMPANY OF TX	TX	6261	57	2500	3704	379
AMERICAN TITLE INSURANCE COMPANY	FL	35604	26921	1534	7080	1530-
AMERICAN UNION INS. CO. OF NEW YORK	NY	104583	72914	1500	30169	4562
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	207673	156806	4000	46869	9273-
ARGONAUT INSURANCE COMPANY	CA	1124135	861736	2934	258467	24234-
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	40511	27039	2400	11073	769-
ARKWRIGHT-BOSTON INSURANCE COMPANY	MA	66810	36821	2350	27589	4283
ASSOCIATED INDEMNITY CORP.	CA	122151	95594	2350	24207	7421
ASSURANCE COMPANY OF AMERICA	NY	9114	66	2350	6699	651
ATLANTA INTERNATIONAL INSURANCE CO.	NY	53571	35465	2561	12572	1749
ATLANTIC INSURANCE COMPANY	TX	16782	7557	2000	7225	336-
ATLAS ASSURANCE CO OF AMERICA	NY	36730	14620	2500	19579	2437
AUTOMOBILE CLUB INSURANCE COMPANY	OH	15492	12932	2548	13312	2573
AUTOMOBILE INS. CO. OF HARTFORD,CT	CT	69835	31241	2450	36144	5071
AVEMCO INSURANCE COMPANY	MD	44462	31969	2002	12511	1392
B L C INSURANCE COMPANY	IA	131604	115861	1333	14410	2330
BALBOA INSURANCE COMPANY	CA	172405	98740	2350	71315	15080
BANKERS & SHIPPERS INS. CO. OF NY	NY	25055	15200	2350	7505	5052-
BANKERS MULTIPLE LINE INSURANCE CO.	IA	69401	40020	2116	26720	2379
BANKERS STANDARD INSURANCE COMPANY	FL	71673	53449	2500	15724	1607
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	21444	15456	2500	3488	884
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	131574	108005	2000	21569	3663
BITUMINOUS CASUALTY CORPORATION	IL	380598	313120	8000	59478	15515
BITUMINOUS FIRE & MARINE INS. CO.	IL	19826	5041	2500	12235	1068
BLUE RIDGE INSURANCE COMPANY	MD	7957	881	1600	5476	626
BOSTON OLD COLONY INSURANCE CO.	MA	47520	34542	2400	10568	5-
BUCKEYE UNION INSURANCE COMPANY	OH	431132	232072	5000	200061	3210
CALVERT INSURANCE COMPANY	PA	9908	2002	2500	5405	927

TABLE II

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT — ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	263864	148320	2500	112735	5484
CANAL INSURANCE COMPANY	SC	57016	36715	3000	17301	1213
CAROLINA CASUALTY INSURANCE CO.	FL	47689	31779	1456	9454	1639
CARRIERS INSURANCE COMPANY	IA	65136	46561	2440	17135	2517
CAVALIER INSURANCE CORPORATION	MO	67722	34566	4800	28329	4174
CENTENNIAL INSURANCE COMPANY	NY	143146	126364	3000	13778	2436
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	114364	67117	12000	35246	10745
CENTURION CASUALTY COMPANY	IA	9463	4975	1000	2468	1262
CENTURY INDEMNITY COMPANY	CT	9173	167	2500	6505	503
CHARTER AMERICAN INSURANCE COMPANY	AR	8598	4737	1400	2461	2518
CHARTER OAK FIRE INSURANCE COMPANY	CT	270126	214961	3000	52735	4731
CHICAGO INSURANCE COMPANY	IL	46574	30494	3000	11010	479
CHICAGO TITLE INSURANCE COMPANY	MO	120698	88139	2000	30385	7776
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	36815	22269	2500	10045	389
CHRYSLER INSURANCE COMPANY	MI	49930	11352	3504	36678	7165
CIM INSURANCE CORPORATION	NY	31087	11961	2500	16626	3643
CITY INSURANCE COMPANY	NJ	43863	29485	3000	11378	278
CITY TITLE INSURANCE COMPANY	NY	5940	2675	500	969	333
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	28852	17451	2500	8901	836
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	54714	18743	2500	33472	872
COLONIAL PENN INSURANCE COMPANY	MA	438099	342383	2000	95717	15412
COMCO INSURANCE COMPANY	TX	22171	14755	1456	6165	1745
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	2657?0	217251	2558	46171	11981
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	MD	13362	6700	5000	3662	172
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	224691	172345	3000	48745	6106
COMMERCIAL LOAN INSURANCE CORP.	MI	37869	24438	2000	13431	2631
COMMERCIAL MORTGAGE INSURANCE, INC.	MI	7253	2267	1055	3962	583
COMMERCIAL STANDARD INSURANCE CO.	TX	19546	16067	1250	2229	661
COMMERCIAL UNION INSURANCE COMPANY	MA	1421463	1119860	6000	296103	16784
COMMERCIAL UNION REINSURANCE COMPANY	DE	98289	60741	2500	31048	8825
COMMONWEALTH LAND TITLE INSURANCE CO	PA	71419	50431	1374	19614	2677
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	13524	5184	2000	6340	947
CONNECTICUT INDEMNITY COMPANY	CT	36740	25626	2500	8614	113
CONSOLIDATED AMERICAN INSURANCE CO.	SC	29217	18045	2000	9171	614
CONSTELLATION REINSURANCE COMPANY	NY	131812	95951	2350	33511	4590
CONSTITUTION REINSURANCE CORPORATION	NY	526437	369129	2350	62958	4448
CONTINENTAL CASUALTY COMPANY	IL	5586800	4385135	37283	1160382	51379
CONTINENTAL INSURANCE COMPANY	NH	1222293	895764	53566	172963	17661
CONTINENTAL WESTERN INSURANCE CO.	IA	107546	79796	1378	26367	5408
CORNHUSKERS CASUALTY COMPANY	NE	46226	15446	1250	27530	2215

TABLE 11

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT (ALL AMOUNTS IN THOUSANDS OF DOLLARS)

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CRITERION INSURANCE COMPANY	DE	129896	92739	1500	35657	877
CUMIS INSURANCE SOCIETY, INC.	WI	107395	74461	5474	27462	1495
DAIRYLAND INSURANCE COMPANY	WI	336683	227216	7496	107459	9547
DEPENDABLE INSURANCE COMPANY INC	FL	43410	31892	2350	9067	526
EAGLE STAR INSURANCE COMPANY OF AMERICA	NY	5453K	33510	2569	17359	2401
EARLY AMERICAN INSURANCE COMPANY	AL	47479	40874	2000	4536	523
ECONOMY FIRE & CASUALTY COMPANY	IL	227277	196212	1296	29816	14579
ECONOMY PREFERRED INSURANCE COMPANY	IL	3508	26	2000	1402	217
ELECTRIC INSURANCE COMPANY	MA	36353	26254	2500	13601	2441
EMCASCO INSURANCE COMPANY	IA	25241	10511	2500	7231	910
EMMCO INSURANCE COMPANY	IN	67375	51163	1600	14614	5066
EMPIRE CASUALTY COMPANY	LA	7673	5163	500	1972	545
EMPIRE FIRE & MARINE INSURANCE CO.	NE	122776	71950	2987	17972	1236
EMPLOYERS CASUALTY COMPANY	TX	433865	314278	10500	104069	13451
EMPLOYERS FIRE INSURANCE COMPANY	MA	17507K	13398Z	2500	16518	9172
EMPLOYERS NATIONAL INSURANCE COMPANY	NE	24000	23900	1500	4500	763
EMPLOYERS REINSURANCE CORPORATION	MO	1365881	1082735	5000	278146	77594
ENTERPRISE INSURANCE COMPANY	CA	53814	36295	2000	15124	3361
EQUITABLE GENERAL INSURANCE COMPANY	IA	77418	51771	4500	57669	19223
EXCALIBUR INSURANCE COMPANY	MN	33441	24627	2500	3505	3521
EXCEL INSURANCE COMPANY	IN	19452	14707	1600	4996	2140
FARM & CITY INSURANCE COMPANY	IA	9778	5169	300	4109	1067
FARMERS AND MERCHANTS INSURANCE COMPANY	IN	14995	6908	1000	7425	909
FARMLAND INSURANCE COMPANY	IA	8710	5915	1000	1795	734
FEDERAL INSURANCE COMPANY	NJ	1196178	1044524	13987	137567	53661
FEDERAL KEMPER INSURANCE COMPANY	IL	126595	90076	5200	23361	9851
FEDERATED RURAL ELECTRIC INS. CORP.	MI	22337	17212	2490	2135	1146
FIDELITY AND CASUALTY CO OF NEW YORK	NY	376282	313689	10000	72563	13760
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	214454	113826	5000	91633	13597
FIDELITY AND GUARANTY INS UNDERWR., INC.	OH	35111	158	2350	32603	1805
FIDELITY AND GUARANTY INSURANCE CO.	IA	7561	97	2400	5064	446
FIDELITY NATIONAL TITLE INSURANCE CO	NE	5814	4366	1000	1448	143
FIRE AND CASUALTY INS CO OF CONN.	CT	14304	8927	2500	3832	191
FIREMAN'S FUND INS CO OF WISCONSIN	WI	4173	442	2000	1687	227
FIREMANS FUND INSURANCE COMPANY	CA	3362268	2552399	3019	81855	20857
FIREMENS INS. CO. OF NEWARK, NJ	NJ	1225051	914363	15000	295718	3655
FIRST AMERICAN FIRE INS CO OF NEW YORK	NY	5686	2070	1000	3578	433
FIRST EXCESS AND REINSURANCE CORPORATION	MO	19482	9625	1600	8857	1180
FIRST INTERNATIONAL REINSURANCE CO.	DE	15096	8324	2350	5423	1595
FIRST NATIONAL INS. CO. OF AMERICA	MA	61014	40949	2500	19565	193

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FIRST OF GEORGIA INSURANCE COMPANY	GA	56547	37114	1800	15633	2795
FIRST REINSURANCE COMPANY OF HARTFORD	CT	7226	3387	1000	2841	415
FOREMOST GUARANTY CORPORATION	MI	17415	15621	500	1293	2758
FOREMOST INSURANCE COMPANY	MI	6,787K	223310	4850	92499	11547
FORUM INSURANCE COMPANY	PA	44076	26836	600	16747	432
GAMUT INDEMNITY COMPANY	TX	5186	2138	2475	1727	284
GENERAL CASUALTY CO. OF WISCONSIN	WI	154264	113787	1500	38727	9415
GENERAL FIDELITY MORTGAGE INSURANCE CORP.	TX	27616	1774	250	23367	758
GENERAL INSURANCE CO OF AMERICA	WA	510809	357152	2500	152352	19698
GENERAL REINSURANCE CORPORATION	NY	2351970	2.055548	11000	285873	153654
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	27464	19585	2500	7439	923
GLENS FALLS INSURANCE COMPANY	NY	95365	52007	7450	36559	1737
GLOBE INDEMNITY COMPANY	DE	513251	370629	1900	134653	12491
GOVERNMENT EMPLOYEES INS. CO.	DC	1174317	877758	26106	280996	39594
GRANITE STATE INSURANCE COMPANY	NH	5047	1104	2500	3443	132
GREAT AMERICAN INSURANCE COMPANY	OH	1472482	997136	15441	174906	104889
GREAT CENTRAL INSURANCE COMPANY	IL	78644	47068	2350	30431	8585
GREAT GLOBAL ASSURANCE COMPANY	AZ	3459	1555	1402	1504	439
GREAT NORTHERN INSURANCE COMPANY	MN	76686	57959	7450	11026	2273
GREAT WEST CASUALTY COMPANY	NE	88055	55783	1850	21372	6246
GUARANTEE INSURANCE CO.	TX	7333	5085	2496	1535	1372
GUARANTY NATIONAL INSURANCE COMPANY	CO	127574	91063	2075	27511	5855
GULF INSURANCE COMPANY	MO	134626	102152	5000	16474	561
HANOVER INSURANCE COMPANY, INC.	NH	927612	673766	9814	192825	23521
HARCO NATIONAL INSURANCE COMPANY	NY	16981	10575	2496	3915	241
HARTFORD ACCIDENT & INDEMNITY CO.	CT	2417284	1852408	40000	717380	123414
HARTFORD CASUALTY INSURANCE CO.	IN	358381	270337	5000	82845	15885
HARTFORD FIRE INSURANCE COMPANY	CT	3477869	2546649	60637	1315583	120625
HARTFORD STEAM BOILER INSP & INS. CO.	CT	784610	436415	18000	329995	20250
HAWKEYE SECURITY INSURANCE COMPANY	IA	31355	18106	1367	11982	1414
HIGHLANDS INSURANCE COMPANY	TX	535232	390716	4000	140521	24014
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	27696	19566	2415	5965	719
HOME INDEMNITY COMPANY	NH	173317	125485	2500	45331	7454
HOME INSURANCE COMPANY	NH	1176685	269287	6119	633184	145879
HOME INSURANCE COMPANY OF INDIANA	IN	49482	29419	2000	8669	1311
HORACE MANN INSURANCE COMPANY	IL	139581	111922	3992	68529	12678
HOUSTON GENERAL INSURANCE COMPANY	TX	7405	4872	2500	2340	1311
IGF INSURANCE COMPANY	IA	9657	4960	1415	2741	1251
ILLINOIS NATIONAL INSURANCE COMPANY	IL	11436	6	3500	7930	570
IMPERIAL CASUALTY & INDEMNITY CO.	NE	57615	36612	1550	21531	1424

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INA REINSURANCE COMPANY	DE	600941	473102	9500	119339	62866
INA UNDERWRITERS INSURANCE COMPANY	CA	440202	325626	2000	112577	3553
INDEMNITY INS. CO. OF NORTH AMERICA	NY	125187	96057	1770	27360	15137-
INDUSTRIAL INDEMNITY COMPANY	CA	676786	561132	2350	113304	12554
INLAND INSURANCE COMPANY	NE	14205	3447	1250	9658	452
INSURANCE COMPANY OF NORTH AMERICA	PA	3707593	2959211	56786	691596	93334
INSURANCE COMPANY OF THE STATE OF PA	PA	265474	216604	1600	48270	12473
INSURANCE CORPORATION OF AMERICA	TX	26173	21995	1000	3177	2139
INTEGON INDEMNITY CORPORATION	NC	18099	13269	2350	2480	686-
INTEGRITY INSURANCE COMPANY	NJ	67915	45278	3000	19637	5713
INTERNATIONAL MUS. & MERCANT. REASSUR.CO	IL	27723	14133	2500	11291	283
INTERNATIONAL INSURANCE COMPANY	IL	184158	153433	2350	28385	5716
INTERNATIONAL SERVICE INSURANCE CO.	TX	58199	36370	2019	17810	5837-
INVESTORS MORTGAGE INSURANCE COMPANY	IL	104071	91246	2000	10864	4364
IOWA KEMPER INSURANCE COMPANY	IA	51655	37472	2000	11684	1118
IIT LYNDON PROPERTY INSURANCE COMPANY	MO	31219	23485	2000	5733	2159
J.C. PENNEY CASUALTY INSURANCE CO.	OH	239179	202600	3839	32740	5227
JEFFERSON INSURANCE CO. OF NEW YORK	NY	74767	54284	3750	11732	2941
JOHN ALDEN INSURANCE COMPANY	MN	33856	26547	2500	4757	206
JOHN DEERE INSURANCE COMPANY	NY	139371	98805	2350	38216	9264
KANSAS CITY FIRE & MARINE INS. CO.	MO	45077	35158	2400	7519	980-
KEMPER REINSURANCE COMPANY	IL	437011	342887	3350	85774	17756
LANDMARK INSURANCE COMPANY	CA	21435	12697	2200	6538	1324
LAWYERS TITLE INSURANCE CORPORATION	VA	114985	66500	5312	43173	3654
LIBERTY MORTGAGE INSURANCE CORPORATION	MI	23203	15343	1250	6610	1463
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	104352	72213	2400	29689	995
MARYLAND CASUALTY COMPANY	MD	1487761	1091968	3336	392477	58443
MASSACHUSETTS BAY INSURANCE COMPANY	MA	5694	37	2500	3756	376
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	58706	41994	1200	15612	1203
MEAD REINSURANCE CORPORATION	IL	41558	27054	2500	12004	2285
MEDICAL INDEMNITY OF AMERICA, INC.	OH	44650	30063	1200	13586	1594-
MEDICAL PROTECTIVE COMPANY	IN	439103	352224	1200	85479	23700
MERCANTILE & GEN REINS CO. OF AM.	NY	58795	33192	4000	21603	2160
MERITPLAN INSURANCE COMPANY	CA	7869	205	1250	7394	580
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1115963	915580	3000	197383	4090
METROPOLITAN REINSURANCE COMPANY	DE	78818	52352	2500	23966	1474
MGIC INDEMNITY CORPORATION	WI	163869	97925	2000	63744	14223
MID-AMERICA PREFERRED INSURANCE CO	MO	33756	20062	2760	10994	694
MID-CENTURY INSURANCE COMPANY	CA	28116	5818	2000	20300	1204
MID-CONTINENT CASUALTY COMPANY	OK	77675	54829	1500	21346	5787

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
MIDLAND INSURANCE COMPANY	NY	191276	152803	2500	35975	4774
MIDWESTERN INSURANCE COMPANY	OK	6671	3904	825	1762	627
MILLERS NATIONAL INSURANCE COMPANY	IL	27511	17447	1250	8814	664
MINNEHOMA INSURANCE COMPANY	SD	23047	4568	1550	11929	5254
MISSION INSURANCE COMPANY	CA	540264	353925	2400	183937	14411
MISSION NATIONAL INSURANCE COMPANY	CA	235081	141470	2550	91211	9024
MODERN SERVICE INSURANCE COMPANY	MN	10223	5149	1250	3824	1187
MONARCH INSURANCE COMPANY OF OHIO	OH	74022	56288	3002	14732	1434
MONY REINSURANCE CORPORATION	DE	139319	78892	2350	57976	5466
MORTGAGE GUARANTY INSURANCE CORP.	WI	833933	677369	1795	154739	24504
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	63650	50247	2116	11288	1004
MOTOR VEHICLE CASUALTY COMPANY	IL	24184	15913	2400	5968	1336
MUTUAL REINSURANCE CORPORATION	NY	989275	771706	1000	216569	66167
MUNICH AMERICAN REINSURANCE COMPANY	NY	293579	242499	7000	44079	5795
NATIONAL AMERICAN INSURANCE CO OF CALIF.	CA	23374	12993	1600	9381	2331
NATIONAL AMERICAN INSURANCE CO OF NY	NY	53963	37143	2400	14400	1493
NATIONAL AMERICAN INSURANCE COMPANY	NE	77687	55976	2402	19311	4611
NATIONAL BONDING & ACCIDENT INS. CO.	NY	5736	3358	1600	1379	2021
NATIONAL CASUALTY COMPANY	MI	149396	95112	2000	52284	6680
NATIONAL FARMERS UNION PROP. & CAS. CO.	UT	143249	78920	7500	41829	17600
NATIONAL FARMERS UNION STANDARD INS. CO.	UT	9678	3648	1250	3780	1431
NATIONAL FIRE INS. CO. OF HARTFORD	CT	747757	604514	5000	138232	17631
NATIONAL GENERAL INSURANCE COMPANY	MO	34279	22721	4000	3558	1741
NATIONAL INDEMNITY COMPANY	NE	524126	176718	5500	341908	59436
NATIONAL PROPERTY OWNERS INSURANCE CO	TN	13276	6945	1250	5081	7750
NATIONAL REINSURANCE CORPORATION	DE	328786	236352	5000	87254	2482
NATIONAL SURETY CORPORATION	IL	584498	463342	2350	119256	16499
NATIONAL UNA. FIRE INS. CO. OF PITTS., PA	PA	1782726	1414660	9474	358592	99533
NATIONWIDE GENERAL INSURANCE COMPANY	OH	16931	10962	2500	4969	2450
NEW ENGLAND REINSURANCE CORPORATION	MA	179552	142751	3000	34801	7708
NEW HAMPSHIRE INSURANCE COMPANY	NH	938094	774555	5325	208214	37141
NEW YORK UNDERWRITERS INS. CO.	NY	250132	193307	5000	51765	11518
NEWARK INSURANCE COMPANY	NJ	127738	99331	2500	25927	5249
NIAGARA FIRE INSURANCE COMPANY	DE	71534	54871	10000	11663	557
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	84355	66340	4017	13415	1410
NORTH AMERICAN REINSURANCE CORP.	NY	916307	797606	6000	112701	18234
NORTH RIVER INSURANCE COMPANY	NJ	685954	562331	2350	121273	27846
NORTH STAR REINSURANCE CORPORATION	DE	184714	131815	5000	47899	3695
NORTHBROOK INDEMNITY COMPANY	IL	10437	3748	2500	4189	465
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	11472	4953	2500	3969	474

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	94476	67046	3000	44730	5463
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	117625	81418	3000	33207	3272
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	224236	160869	2400	58960	1353
NORTHERN INSURANCE COMPANY OF NY	NY	25213	133	9763	15979	1763
NORTHLAND CASUALTY COMPANY	SA	8743	3747	2500	2437	597
NORTHLAND INSURANCE COMPANY	MN	66919	21334	2570	43005	2159
NORTHWESTERN NATIONAL CASUALTY CO.	WI	6860	95	2350	4413	263
NORTHWESTERN NATIONAL INSURANCE CO.	WI	350615	282379	9431	66961	23234
NORTHWESTERN PACIFIC INDEMNITY CO.	IN	12158	0	1000	9158	619
NWNL REINSURANCE COMPANY	MN	59328	58054	2500	18824	1
OCCIDENTAL F & C CO. OF N. CAROLINA	NC	17172	21325	3000	9747	1567
OHIO CASUALTY INSURANCE COMPANY	OH	945676	476860	7451	365565	17396
OHIO FARMERS INSURANCE COMPANY	OH	736130	115967	0	114752	9390
OHIO REINSURANCE CORPORATION	OH	27740	16725	2500	7965	1275
OHIO SECURITY INSURANCE COMPANY	OH	14053	5425	1400	9274	1244
OKLAHOMA SURETY COMPANY	OK	5621	1822	1000	1702	259
OLD GENERAL INSURANCE COMPANY	PA	8344	4717	2000	1527	369
OLD RELIABLE CASUALTY COMPANY	MO	3755	1145	1000	2509	304
OLD REPUBLIC INSURANCE COMPANY	PA	629773	498417	2430	128910	12779
OMAHA INDEMNITY COMPANY	NE	15469	12615	2450	14344	2175-
PACIFIC EMPLOYERS INSURANCE CO.	CA	278744	204522	2347	71965	13711
PACIFIC INDEMNITY COMPANY	CA	148551	76758	5971	71672	5831
PAXTON NATIONAL INSURANCE COMPANY	PA	19229	16061	2350	1978	437
PEERLESS INSURANCE COMPANY	NH	157248	142584	9844	35715	5335
PENNSYLVANIA GENERAL INSURANCE CO.	PA	17801	9890	2400	7611	527
PETROLEUM CASUALTY COMPANY	TX	3194	2586	1250	481	234
PHILADELPHIA REINSURANCE CORPORATION	PA	108234	94253	3000	20981	2697
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	236454	167978	9082	63961	1598
PHOENIX INSURANCE COMPANY	CT	1037241	775336	17000	244905	32464
PIONEER NATIONAL TITLE INSURANCE CO.	CA	13905	9584	3000	12421	3736-
PLANET INSURANCE COMPANY	NE	2745	1607	2350	3443	252-
PMI INSURANCE COMPANY	CA	1642	5376	2350	8726	1701-
PMI MORTGAGE INSURANCE COMPANY	AZ	129894	98951	2000	30043	1353
POTOMAC INSURANCE COMPANY	PA	589279	326385	3000	259944	20013
PRAIRIE STATES INSURANCE COMPANY	TX	540	19	300	721	228-
PROGRESSIVE CASUALTY INSURANCE CO.	OH	763874	181443	2500	74911	7416
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	17317	11048	2500	3769	824
PROTECTIVE FIRE & CASUALTY COMPANY	NE	3737	717	1250	2771	1343
PROTECTIVE INSURANCE COMPANY	IN	82407	57169	2550	22687	4445
PROTECTIVE NATL INS. CO. OF OMAHA	NE	22603	10421	1500	10781	2347

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PROVIDENCE WASHINGTON INSURANCE CO.	RI	10182	7597	500	2085	1545
PROVIDENT GENERAL INSURANCE COMPANY	TX	8662	6742	250	1570	2385
PRUDENTIAL PROP. & CAS. INS. CO.	NJ	1335479	1060822	400	272657	37868-
PRUDENTIAL REINSURANCE COMPANY	NJ	1502230	1329702	250	172668	35494
PURITAN INSURANCE COMPANY	CT	15141	9217	250	5774	1273
RANGER INSURANCE COMPANY	TX	147261	120662	250	26861	7495
REGENT INSURANCE COMPANY	NE	9853	7513	150	2165	1519
REINSURANCE CORP. OF NEW YORK	NY	142325	139037	200	3287	4995
RELIANCE INSURANCE COMPANY	PA	1557733	1278915	30009	331919	152733
REPUBLIC INSURANCE COMPANY	TX	46772	36278	1400	9494	3444
RLI INSURANCE COMPANY	IL	62134	21796	700	5441	1542
ROCHDALE INSURANCE COMPANY	NY	46435	37646	2350	6889	1572
ROYAL INDEMNITY COMPANY	DE	354756	263577	2500	88680	9766
ROYAL INSURANCE COMPANY OF AMERICA	IL	761252	615263	9300	136989	15698
SAFECO INSURANCE CO. OF AMERICA	WA	722274	553932	7500	160834	36525
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	1414	1042	300	1727	135-
SAFEGUARD INSURANCE COMPANY	CT	211478	165603	2500	43375	5504
SCOR REINSURANCE COMPANY	TX	134176	113364	2500	14591	1166
SEABOARD SURETY COMPANY	NY	25157	16723	2500	6034	5786
SECURITY INSURANCE CO. OF HARTFORD	CT	141297	127749	1600	11956	5038-
SECURITY NATIONAL INSURANCE CO.	TX	5427	3	1250	4177	1354
SELECT INSURANCE COMPANY	TX	47690	35333	1500	10857	736
SENTRY INDEMNITY CO.	KS	65578	45537	2500	7941	1613
SHELTER GENERAL INSURANCE COMPANY	MO	65786	29414	1450	20221	1759
SIGNET REINSURANCE COMPANY	NY	24693	23075	2500	3517	1887
SKANDIA AMERICA REINSURANCE CORPORATION	NJ	421564	331655	7500	82587	17271
SOUTH CAROLINA INSURANCE COMPANY	SC	286213	190713	2199	13761	5535
SOUTHERN INSURANCE COMPANY	TX	14211	11156	1250	2805	748
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	3515692	2619675	25000	868019	134329
ST. PAUL GUARDIAN INSURANCE CO.	MN	9921	1	2000	7961	513
ST. PAUL MERCURY INSURANCE COMPANY	MN	18784	1	2350	16433	1124
ST. PAUL TITLE INSURANCE CORP.	MO	28672	13767	1271	9634	6665-
STANDARD FIRE INSURANCE COMPANY	CT	421174	312536	7400	101149	10655
STANDARD GUARANTY INSURANCE COMPANY	DE	47153	24958	2000	16145	3598
STATE FARM FIRE & CASUALTY COMPANY	IL	15833571	14061692	2500	1174926	719556
STATE FARM GENERAL INSURANCE CO.	IL	594854	487687	2350	84727	471
STATE SURETY COMPANY	IA	4125	25	1000	2091	195
STATESMAN INSURANCE COMPANY	IN	14305	12485	2350	2471	1986
STEWART TITLE GUARANTY COMPANY	TX	36486	32471	1239	8974	1313
STONEWALL INSURANCE COMPANY	AL	15508	9618	2000	5144	1076

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SURETY INSURANCE COMPANY OF CALIFORNIA	CA	3475	2294	500	681	316-
SWITZERLAND GEN INS. CORP. OF N.Y.	NY	28365	18202	2500	7663	144
TEXAS GENERAL INDEMNITY COMPANY	CO	7887	410	1500	5977	903
TICOR MORTGAGE INSURANCE COMPANY	CA	165027	112645	2000	50383	11955
TITLE INSURANCE COMPANY OF MINNESOTA	MN	9518.	3210?	1720	11354	871
TRANSAMERICA INDEMNITY COMPANY	CA	12555	400	2350	9805	184
TRANSAMERICA INSURANCE COMPANY	CA	1029607	803440	2350	223818	8759
TRANSAMERICA INSURANCE COMPANY OF MI	MI	169157	74775	6500	87882	5926
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	121013	61622	1100	58291	12073
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	81493	44161	2350	34982	3757
TRANSCONTINENTAL INSURANCE COMPANY	NY	135712	107553	3000	26159	2506-
TRANSIT CASUALTY COMPANY	MO	178725	135163	2500	41062	8054
TRANSPORT INDEMNITY COMPANY	CA	133086	106268	4716	22102	7887
TRANSPORT INSURANCE COMPANY	IA	209201	148978	2350	48873	6750
TRANSPORTATION INSURANCE COMPANY	IL	52095	36255	3000	12940	591-
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	55145	43506	3000	6639	846
TRAVELERS INDEMNITY CO. OF R.I.	RI	562918	446428	3000	93490	7245
TRAVELERS INDEMNITY COMPANY	CT	5212846	4019759	10000	1111082	46449
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	10752	159	3200	7393	512
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	14903158	14124543	100000	578525	1418
TRI-STATE INSURANCE COMPANY	OK	51583	32764	1500	17319	3360
TRINITY UNIVERSAL INSURANCE CO.	TX	480424	144936	3250	332243	24186
TWIN CITY FIRE INSURANCE COMPANY	MN	99941	68721	3000	28221	4265
ULICO CASUALTY COMPANY	DE	5732	340	2000	3392	363
UNDERWRITERS INSURANCE COMPANY	IL	33521	25949	1500	6072	552-
UNIGARD INSURANCE COMPANY	WA	21670	12836	2350	6484	1868-
UNION INSURANCE COMPANY	NE	54902	29584	1690	23628	4804
UNION STANDARD INSURANCE COMPANY	TX	38597	28969	1500	8127	799
UNITED EQUITABLE INSURANCE COMPANY	IL	35783	24253	2080	9450	1639
UNITED FIRE & CASUALTY COMPANY	IA	82639	57812	4719	20109	4502
UNITED FIRE INSURANCE COMPANY	NY	8040	5437	1154	1451	489-
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	174276	142804	5997	25475	12592
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	23368	8400	2000	12968	1175
UNITED PACIFIC INSURANCE COMPANY	WA	185715	141907	5191	38618	2597-
UNITED REINSURANCE CORP OF NEW YORK	NY	16505	4962	2500	9084	1157
UNITED SECURITY INSURANCE COMPANY	NJ	31920	22062	1600	8258	1737
UNITED STATES FIRE INSURANCE CO.	NY	1496669	1236824	5527	254314	57464
UNIVERSAL REINSURANCE CORPORATION	NJ	161576	93369	2500	65703	9351
UNIVERSAL SURETY COMPANY	NE	10920	4888	1454	4577	569
UNIVERSAL UNDERWRITERS INSURANCE CO.	MO	299932	158579	5000	136353	17978

TABLE II

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT — ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
US FIDELITY & GUARANTY COMPANY	MD	415114	308922	10574	101072	17278
USAA CASUALTY INSURANCE COMPANY	TX	172636	140019	2500	56717	15765
VALIANT INSURANCE COMPANY	IA	4367	25	1500	2847	234
VALLEY FORGE INSURANCE COMPANY	PA	134495	107549	2350	24596	1331-
VANGUARD INSURANCE COMPANY	TX	12476	984	2000	9992	83-
VEREX ASSURANCE, INC.	MI	178218	155262	3425	19532	1556-
VEREX INDEMNITY CORPORATION	MI	12056	1142	2000	8915	415
VIGILANT INSURANCE COMPANY	NY	237592	170316	2400	65176	4602
VIRGINIA SURETY COMPANY, INC.	VA	40090	34018	1450	4762	1486
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	43783	38242	2400	23151	5182
WEST AMERICAN INSURANCE COMPANY	CA	659536	430460	2400	226676	20841
WESTCHESTER FIRE INSURANCE COMPANY	NY	666608	547605	2350	116654	27886
WESTERN SURETY COMPANY	SD	45452	28694	4000	17258	4496
WESTFIELD INSURANCE COMPANY	OH	139026	91023	2350	45653	5652
WILSHIRE INSURANCE COMPANY	CA	35342	24656	2080	8689	1513
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	MI	25441	18899	2400	5142	879
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	35589	18486	10000	7103	1330
YOSEMITE INSURANCE COMPANY	CA	47154	33957	2100	11347	5761
YUKON INDEMNITY COMPANY	OK	2465	1163	600	742	153
TOTALS		150691916	115187706	1762849	33656023	4542552

TABLE 17
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT
ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	CAPITAL	NET INCOME
GENERAL ACCIDENT FIRE ASSUR. CORP.LTD	PA	763271	490707	36%	35413	5491
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	10621	7779	30%	1548	1095
GERLING GLOBAL REINSURANCE CORP.	NY	126472	94849	50%	31005	5385
LONDON ASSURANCE	NY	107826	89999	16%	3814	1536
MUNICH REINSURANCE COMPANY	NY	1493659	1423121	5%	47049	9665
NEWHOT FIRE & MARINE INSURANCE CO LTD	NY	23618	12454	47%	5469	1451
SEA INSURANCE COMPANY LTD	NY	87396	53836	38%	21746	2435
SUN INSURANCE OFFICE LTD	NY	117491	74527	37%	31767	7838
SWISS REINSURANCE COMPANY	NY	701370	564305	20%	28674	27478
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	153167	93795	39%	51568	2174
TURICH INSURANCE COMPANY	NY	853177	652498	24%	14357	25256
TOTALS		4142052	3235126	19%	351417	95162

TABLE 11

MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT — ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	COM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET PREMIUMS
AIG INSURANCE COMPANY-MUTUAL	IA	[illegible]	[illegible]	[illegible]	[illegible]
ALLEGHANY MUTUAL INSURANCE COMPANY	PI	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN HARDWARE MUTUAL INS. CO.	MN	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN MUTUAL LIAB. INS. CO.	MA	[illegible]	[illegible]	[illegible]	[illegible]
AMERICAN MUTUAL REINSURANCE COMPANY	IL	[illegible]	[illegible]	[illegible]	[illegible]
AMICA MUTUAL INSURANCE COMPANY	RI	[illegible]	[illegible]	[illegible]	[illegible]
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO.	MA	[illegible]	[illegible]	[illegible]	[illegible]
ATLANTIC MUTUAL INSURANCE COMPANY	NY	[illegible]	[illegible]	[illegible]	[illegible]
ATLAS MUTUAL INSURANCE COMPANY	MI	[illegible]	[illegible]	[illegible]	[illegible]
AUTOMOBILE INSURANCE CO. - MUTUAL	MI	[illegible]	[illegible]	[illegible]	[illegible]
BATTENKILL MUTUAL INSURANCE COMPANY	IA	[illegible]	[illegible]	[illegible]	[illegible]
CELINA MUTUAL INSURANCE COMPANY	OH	[illegible]	[illegible]	[illegible]	[illegible]
CENTRAL MUTUAL INSURANCE COMPANY	OH	[illegible]	[illegible]	[illegible]	[illegible]
CHURCH MUTUAL INSURANCE COMPANY	WI	[illegible]	[illegible]	[illegible]	[illegible]
CHRISTIES MUTUAL INSURANCE COMPANY	IA	[illegible]	[illegible]	[illegible]	[illegible]
CLASSIC MUTUAL LIABILITY INS. CO.	MA	[illegible]	[illegible]	[illegible]	[illegible]
EMPLOYERS INS. OF WAUSAU - MUTUAL CO	WI	[illegible]	[illegible]	[illegible]	[illegible]
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	[illegible]	[illegible]	[illegible]	[illegible]
FARMERS MUTUAL INSURANCE COMPANY	MN	[illegible]	[illegible]	[illegible]	[illegible]
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	[illegible]	[illegible]	[illegible]	[illegible]
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	[illegible]	[illegible]	[illegible]	[illegible]
FARMLAND MUTUAL INSURANCE COMPANY	IA	[illegible]	[illegible]	[illegible]	[illegible]
FIREMAN'S MUTUAL INSURANCE COMPANY	MN	[illegible]	[illegible]	[illegible]	[illegible]
FIREMEN'S MUTUAL INSURANCE COMPANY	IL	[illegible]	[illegible]	[illegible]	[illegible]
GOODVILLE MUTUAL CASUALTY COMPANY	PA	[illegible]	[illegible]	[illegible]	[illegible]
GRAIN DEALERS MUTUAL INS. CO.	IN	[illegible]	[illegible]	[illegible]	[illegible]
GREATER NEW YORK MUTUAL INS. CO.	NY	[illegible]	[illegible]	[illegible]	[illegible]
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	[illegible]	[illegible]	[illegible]	[illegible]
IDEAL MUTUAL INSURANCE COMPANY	NY	[illegible]	[illegible]	[illegible]	[illegible]
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	[illegible]	[illegible]	[illegible]	[illegible]
INDUSTRIAL MUTUAL INSURANCE COMPANY	WI	[illegible]	[illegible]	[illegible]	[illegible]
IOWA MUTUAL INSURANCE COMPANY	IA	[illegible]	[illegible]	[illegible]	[illegible]
IOWA NATIONAL MUTUAL INSURANCE CO.	IA	[illegible]	[illegible]	[illegible]	[illegible]
JEWELERS MUTUAL INSURANCE COMPANY	WI	[illegible]	[illegible]	[illegible]	[illegible]
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	[illegible]	[illegible]	[illegible]	[illegible]
LIBERTY MUTUAL INSURANCE COMPANY	MA	[illegible]	[illegible]	[illegible]	[illegible]
LITITZ MUTUAL INSURANCE COMPANY	PA	[illegible]	[illegible]	[illegible]	[illegible]

TABLE 13
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	2033343	1318509	714834	18947
LUMBERMENS MUTUAL INSURANCE COMPANY	IN	108401	84139	24261	3488-
MERCHANTS MUTUAL BONDING COMPANY	IA	6814	3852	2962	435
MICHIGAN MILLERS MUTUAL INS. CO.	MI	102604	58365	44058	5040
MICHIGAN MUTUAL INSURANCE COMPANY	MI	586378	455304	130994	17755
MIDWEST MUTUAL INSURANCE COMPANY	IA	25078	15738	9340	1920
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX	5775	2586	3192	2369
MILLERS MUTUAL INS ASSOC OF ILLINOIS	IL	86498	53695	33103	3758-
MILLERS MUTUAL INSURANCE COMPANY	PA	16587	5459	11128	817
MOTORISTS MUTUAL INSURANCE COMPANY	OH	222773	156562	66211	4376
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	29410	19865	8526	10
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	163216	112955	50274	5354
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	23066	16772	6271	1182
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	482133	323966	158167	18658
NATIONWIDE MUTUAL INSURANCE COMPANY.	OH	3063803	2012267	1031535	99596
OKLAHOMA FARM BUREAU MUTL INS. CO.*	OK	43159	29971	13187	965
PENN NATIONAL MUTUAL CASUALTY INS CO	PA	333496	240908	73588	16042
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	46061	24458	21603	2035
PHILADELPHIA MANUF. MUTL INS. CO.	PA	157747	120952	12795	4727
PHYSICIANS MUTUAL INSURANCE CO.	NE	133592	89576	50016	4211
PREFERRED RISK MUTUAL INSURANCE CO.	IA	176550	123356	71195	5756
PROFESSIONAL MUTUAL INS. CO.	MI	47174	35145	7029	3143
PROTECTION MUTUAL INSURANCE COMPANY	IL	479435	341561	137874	25376
REPUBLIC MUTUAL INSURANCE COMPANY	OH	9804	5817	3985	738
SENTRY INSURANCE - A MUTUAL COMPANY	WI	841883	600559	241327	12235
SHELBY MUTUAL INSURANCE COMPANY	OH	206516	157854	48662	2863-
SHELTER MUTUAL INSURANCE COMPANY	MO	336496	175726	160960	17360
STATE AUTO MUTUAL INSURANCE CO.	OH	296451	178016	118035	7785
STATE FARM MUTUAL AUTOMOBILE INS. CO	IL	11537227	5847461	5689767	460210
UNIGARD MUTUAL INSURANCE COMPANY	WA	435793	358333	77460	16529-
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	6804	3935	2866	326
UTICA MUTUAL INSURANCE COMPANY	NY	502807	402389	100419	10520
TOTALS		34995529	26661967	13533812	1039635

TABLE IX
RECIPROCAL INTER-INSURERS EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	39156	13587	25569	2547
FARMERS EXC SONS AT WARNER INTR-INS	IL	15775	7715	8060	720
CASUALTY RECIPROCAL EXCH-SUBSC AT	MO	93675	73667	20008	6452
FARMERS INSURANCE EXCHANGE	CA	4599586	1086101	3513485	353353
FIRE INSURANCE EXCHANGE	CA	477674	356349	121325	13197
HEART OF AMERICA F.I.U. UNDERWRITE	MO	2491	197	2294	109
LUMBERMENS UNDERWRITING ALLIANCE	MO	111430	51972	59458	3126
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	4334	1337	3026	33
NATIONAL INSURANCE UNDERWRITERS	MO	13769	11034	2735	74
PRAIRIE STATE FARMERS INS. ASSOC.	IL	6654	1737	2334	231
RECIPROCAL EXCHANGE - SUBSC. AT	MO	16749	12123	4626	1921
STATE AUTOMOBILE & CASUALTY UNDRWTS.	IA	29536	19028	9511	29
TRICK INSURANCE EXCHANGE	CA	949147	671363	277784	75787
UNION AUTOMOBILE INDEMNITY ASSOC.	TX	17110	6905	10205	535
UNITED SERVICES AUTOMOBILE ASSOC.	TX	1571708	852369	719339	66383
WARNER RECIPROCAL EXCHANGE	IL	7491	4114	3377	330
TOTALS		8866614	4275693	4590921	533965

TABLE 15
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM EARN TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	53446	52183	18836	19687	36.1	37.7	151
1.2	CREDIT FIRE	28	34	18	15	52.8	43.5	0
2.	EXTENDED COVERAGE	29571	29355	11298	11199	38.5	38.2	87
3.	OTHER ALLIED LINES	3987	4033	1225	900	30.4	22.3	122
4.	HOMEOWNERS MULTIPLE PERIL	141550	137635	87465	88851	63.6	64.6	235
5.	COMMERCIAL MULTIPLE PERIL	74168	72302	38153	37812	52.8	52.3	476
6.	EARTHQUAKE	80	80	0	0	.0	.0	0
7.1	GROWING CROPS --CROP-HAIL	16793	16504	17033	17367	103.2	105.2	661
7.2	ADDITIONAL PERILS ON GROWING CROPS	199	199	165	156	83.5	78.5	0
8.	OCEAN MARINE	868	950	775	729	81.3	76.7	50
9.	INLAND MARINE	33189	32982	15276	16792	46.0	50.9	35
10.	FARMOWNERS	19860	19306	11630	10369	59.9	53.7	469
11.	MEDICAL MALPRACTICE	9806	8826	4579	5205	48.7	59.0	2
12.	LIVESTOCK MORTALITY	603	596	352	391	58.9	65.4	0
13.	CARGO LIABILITY	209	266	115	148	56.5	37.6	0
14.	GROUP ACCIDENT AND HEALTH	14316	14159	13569	14719	94.7	104.0	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	69	150	113	51	173.1	35.6	0
15.2	COLLECTIVELY RENEWABLE A & H	366	426	247	473	67.6	99.2	0
15.3	NON-CANCELLABLE A & H	240	235	37	58	31.1	25.0	0
15.4	GUARANTEED RENEWABLE A & H	3369	3420	2567	2552	75.0	74.6	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	6111	5978	4390	4629	73.4	77.4	0
15.6	OTHER ACCIDENT ONLY	410	413	232	348	56.2	84.2	0
15.7	ALL OTHER A & H	3425	3345	1869	1889	56.1	56.5	0
16.	WORKMENS COMPENSATION	156227	149261	80425	101691	54.5	68.1	4946
17.1	LIABILITY OTHER THAN AUTO -P.L.-	36263	35982	13011	22222	36.9	61.8	97
17.2	LIABILITY OTHER THAN AUTO -P.D.-	13997	13948	6575	9160	47.3	65.7	46
17.3	PRODUCTS LIABILITY -P.I.-	5902	6183	2844	5418	48.2	87.6	17
17.4	PRODUCTS LIABILITY -P.D.-	3478	3488	1762	1928	49.3	55.3	0
18.	MISCELLANEOUS	96	102	95	96	91.7	91.7	0
19.1A	P.P. AUTO LIABILITY -Ind.-	77143	76670	48152	51352	61.9	70.1	526
19.1B	P.P. AUTO LIABILITY -Fl.-	27305	27240	15274	15892	56.2	56.9	151
19.1C	P.P. AUTO LIABILITY -Pub.-	34356	33039	19049	18532	56.6	54.6	190
19.2A	COM. AUTO LIABILITY -Ind.-	29023	29137	12795	21550	44.4	73.9	136
19.2B	COM. AUTO LIABILITY -Fl.-	2731	2778	947	1145	34.7	41.2	13
19.2C	COM. AUTO LIABILITY -Pub.-	12369	12405	10495	10275	84.7	82.8	36
21.1	P.P. AUTO. PHY. DAM.	169152	167591	116744	117202	69.6	69.9	780
21.2	COM. AUTO. PHY. DAM.	37211	36908	25261	25814	67.9	67.8	156
22.1	AIRCRAFT LIAB.	4532	4486	2508	3570	55.9	79.6	0
22.2	AIRCRAFT PHYS. DAMAGE	6135	5826	2542	2146	41.4	36.8	0
23.1	FIDELITY	5681	5309	1878	1620	33.1	30.5	2
23.2	SURETY	10307	9441	1423	951	13.8	10.1	0
24.	GLASS	441	432	271	277	61.4	64.1	2
26.	BURGLARY AND THEFT	1306	1427	743	702	56.9	49.4	16
27.	BOILER AND MACHINERY	4073	3708	1719	1674	46.4	45.2	91
28.	CREDIT -OTHER THAN A & H-	541	518	214	224	39.6	43.3	0
29.	TITLE	6150	5770	92	56	1.5	.9	0
30.	MORTGAGE GUARANTY	6145	5995	1439	3446	23.6	57.5	0
	TOTAL	1100270	1084128	632468	686108	57.5	63.3	9556

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS
(000) ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREMIUMS WRITTEN TO POLICYHOLDERS	PREMIUMS EARNED TO LOSSES INCURRED	EARNINGS TO STATEWIDE	DIVIDENDS PAID
A I U INSURANCE COMPANY	914	312	171	206	24.8	65.9	.0	0
AETNA CASUALTY AND SURETY COMPANY	16550	17676	10043	13181	50.7	74.6	1.6	0
AETNA FIRE UNDERWRITERS INSURANCE CO	1368	1369	919	847	50.3	56.3	.1	28
AETNA INSURANCE COMPANY	6737	9626	5171	7736	66.1	59.1	.4	0
AFFILIATED FM INSURANCE COMPANY	358	402	190	192	51.1	47.8	.0	0
AGRICULTURAL INSURANCE COMPANY	186	288	85	197	22.1	65.1	.0	0
AID INSURANCE COMPANY-MUTUAL	9446	9981	4594	4951	49.7	53.6	.9	118
ALLENDALE MUTUAL INSURANCE COMPANY	762	1286	558	592	73.2	65.9	.1	0
ALLIANCE INSURANCE COMPANY, INC.	920	971	350	369	38.0	43.5	.1	0
ALLIANZ INSURANCE COMPANY	240	255	122	131	134.0	125.1	.0	0
ALLIED FIDELITY INSURANCE COMPANY	28	27	1	1	12.2	9.9	.0	0
ALLSTATE INDEMNITY COMPANY	53	35	17	28	32.3	79.5	.0	0
ALLSTATE INSURANCE COMPANY	28429	27585	19566	19670	65.6	71.3	2.5	2
AMCO INSURANCE COMPANY	2444	2246	1366	1514	55.9	67.3	.2	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1520	1471	577	1165	38.0	81.9	.1	19
AMERICAN AUTOMOBILE INSURANCE CO.	612	627	625	352	102.2	57.7	.1	11
AMERICAN BANKERS INS. CO. OF FLORIDA	313	384	159	104	51.0	92.8	.0	0
AMERICAN CASUALTY COMPANY OF READING,PA	1573	1430	836	1574	51.9	112.8	.1	0
AMERICAN CENTENNIAL INSURANCE COMPANY	194	178	178	27	90.9	43.0	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	896	784	588	570	65.7	72.6	.1	0
AMERICAN CREDIT INDEMNITY CO. OF NY	176	158	94	87	30.9	51.6	.0	0
AMERICAN DRUGGISTS INSURANCE COMPANY	51	48	116	118	233.2	246.1	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	4392	4431	3107	3329	70.7	75.1	.6	0
AMERICAN EMPLOYERS INSURANCE COMPANY	2673	2596	417	73	30.6	2.8	.2	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	31764	31051	20574	20574	64.8	66.4	2.9	0
AMERICAN FIDELITY FIRE INSURANCE CO.	24	15	4	1	241.9	8.1	.0	0
AMERICAN FIDELITY INSURANCE COMPANY	2665	2685	1842	1763	66.6	65.7	.2	0
AMERICAN FIRE & CASUALTY COMPANY	25	8	1	2	5.6	25.9	.0	0
AMERICAN FIRE & INDEMNITY COMPANY	53	51	28	31	53.9	61.6	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	767	652	271	378	35.4	58.0	.1	0
AMERICAN HARDWARE MUTUAL INS. CO.	17	12	3	3	19.8	27.6	.0	0
AMERICAN HOME ASSURANCE COMPANY	831	791	1145	798	137.8	100.6	.1	0
AMERICAN INDEMNITY COMPANY	69	50	21	18	41.6	36.4	.0	0
AMERICAN INSURANCE COMPANY	6471	5887	2807	4774	40.3	82.3	.5	0
AMERICAN INTEGRITY INSURANCE CO.	19	19	18	17	92.4	90.0	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	149	148	81	76	54.3	51.2	.0	0
AMERICAN MANUFACTURERS MUT. INS. CO.	226	178	62	173	27.4	96.7	.0	0
AMERICAN MODERN HOME INSURANCE CO.	1000	1016	708	674	71.8	66.8	.1	0
AMERICAN MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
AMERICAN MOTORISTS INSURANCE COMPANY	1715	1534	977	1044	51.2	83.1	.1	297

TABLE IN
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATE*TOT	DIVIDENDS PAID
AMERICAN MUTUAL INS. CO. OF BOSTON	59	51	47	42	79.4	81.3	.0	1
AMERICAN MUTUAL LIAB. INS. CO.	1127	1154	577	587	51.1	50.9	.1	91
AMERICAN NATIONAL FIRE INSURANCE CO.	4588	4670	2604	2977	56.3	69.7	.4	1
AMERICAN NATIONAL PROPERTY & CASUALTY CO	940	948	607	616	64.6	65.0	.1	0
AMERICAN POLICYHOLDERS INSURANCE CO.	0	0	0	0	.0	148.8-	.0	0
AMERICAN PREFERRED INSURANCE COMPANY	121	71	8	8	6.8	38.5	.0	0
AMERICAN PROTECTION INSURANCE CO.	453	363	3	37	.6	10.2	.0	0
AMERICAN ROAD INSURANCE COMPANY	514	486	357	378	69.6	78.0	.0	0
AMERICAN SECURITY INSURANCE COMPANY	0	3	1	0	451.4	18.5	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	4329	4160	2636	1663	60.9	40.0	.4	0
AMERICAN STATES INSURANCE COMPANY	9776	10445	5667	5816	58.0	57.9	.9	0
AMERICAN STATES INSURANCE COMPANY OF TX	451	469	223	324	49.5	72.2	.0	0
AMERICAN TITLE INSURANCE COMPANY	23	21	0	4	.0	17.6	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	149	175	1	101	1.0	57.6	.0	0
AMICA MUTUAL INSURANCE COMPANY	170	161	214	214	125.9	132.8	.0	37
ARGONAUT INSURANCE COMPANY	3574	3665	2161	3631	60.5	101.0	.3	17
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	357	2187	936	697	260.9	22.7	.2	90
ASSOCIATED INDEMNITY CORP.	2581	2382	1071	915	41.5	38.4	.2	175
ASSURANCE COMPANY OF AMERICA	533	513	271	323	81.3	103.1	.0	6
ATLANTA INTERNATIONAL INSURANCE CO.	198	566	241	74	131.7	5.6	.1	0
ATLANTIC INSURANCE COMPANY	270	215	151	116	76.7	53.9	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	732	703	403	574	55.0	81.7	.1	91
ATLAS ASSURANCE CO OF AMERICA	69	69	26	39	39.4	56.7	.0	0
ATLAS MUTUAL INSURANCE COMPANY	21	17	0	0	.0	2.2	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	1612	1514	1147	1401	71.1	92.5	.1	0
AUTOMOBILE INS. CO. OF HARTFORD,CT	1718	1779	1172	1154	68.2	64.9	.2	0
AVEMCO INSURANCE COMPANY	714	632	233	339	32.7	52.8	.1	0
B L C INSURANCE COMPANY	200	196	182	153	90.9	78.8	.0	0
BALBOA INSURANCE COMPANY	481	510	438	501	91.0	161.7	.0	0
BANKERS & SHIPPERS INS. CO. OF NY	0	0	129	76	341.7	422.6	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	107	126	75	64	70.0	50.6	.0	0
BANKERS STANDARD INSURANCE COMPANY	0	3	4	5-	995.5-	149.2-	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	156	122	46	57	29.1	46.5	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	166	173	0	41	.1-	23.6	.0	0
BITUMINOUS CASUALTY CORPORATION	2004	1980	973	1351	48.6	68.3	.2	0
BITUMINOUS FIRE & MARINE INS. CO.	360	310	91	223	25.3	72.0	.0	12
BLUE RIDGE INSURANCE COMPANY	237	266	69	78	29.2	31.8	.0	0
BOSTON OLD COLONY INSURANCE CO.	346	392	204	226	58.9	32.1	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	3776	3717	1932	1734	48.5	46.7	.3	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD.	PRM ERN TO LOSS INC.	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BROTHERHOOD MUTUAL INSURANCE COMPANY	434	404	800	779	194.4	193.6	.0	0
CALVERT INSURANCE COMPANY	1	1	0	0	.0	.0	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	1	7	0	16	.0	216.1	.0	0
CANAL INSURANCE COMPANY	149	181	171	86	81.6	47.8	.0	0
CANNERS EXC. SURS AT HARVER INTER-INS	86	86	0	0	.0	.0	.0	0
CAROLINA CASUALTY INSURANCE CO.	157	145	27	34	17.2	23.6	.0	0
CARRIERS INSURANCE COMPANY	191	155	143	14-	74.2	8.6-	.0	0
CASUALTY RECIPROCAL EXCH.SUBSC AT	2426	2398	1114	1153	45.8	48.1	.2	197
CAVALIER INSURANCE CORPORATION	2	4	1	0	51.0	2.9	.0	0
CENTENNIAL INSURANCE COMPANY	214	165	108	86	50.6	51.8	.0	0
CENTRAL MUTUAL INSURANCE COMPANY	4	4	25	2	625.7	119.7	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1640	1811	363	1629	22.1	89.9	.2	0
CENTURY INDEMNITY COMPANY	0	0	2	0	.0	.0	.0	0
CHARTER AMERICAN INSURANCE COMPANY	229	285	236	71	103.2	25.0	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	1168	1291	545	502	46.6	39.3	.1	3
CHICAGO INSURANCE COMPANY	187	141	6	28	3.9	19.7	.0	0
CHICAGO TITLE INSURANCE COMPANY	1809	1729	146	122	8.0	7.1	.2	0
CHRYSLER INSURANCE COMPANY	109	111	117	119	107.7	121.0	.0	0
CHURCH MUTUAL INSURANCE COMPANY	1299	1151	444	564	34.2	49.0	.1	24
CIM INSURANCE CORPORATION	486	450	187	198	38.5	56.5	.0	0
CIMARRON INSURANCE COMPANY, INC.	11529	11555	6221	7027	54.0	60.8	1.1	0
CITY INSURANCE COMPANY	187	115	13	80	7.1	70.0	.0	0
CITY TITLE INSURANCE COMPANY	9	5	0	0	.0	.0	.0	0
COLONIAL PENN FRANKLIN INSURANCE CO.	2030	1996	2338	1866	115.2	93.3	.2	0
COLONIAL PENN INSURANCE COMPANY	1352	1473	651	785	48.1	57.0	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1260	1137	0	0	.0	.0	.1	0
COMCO INSURANCE COMPANY	180	200	77	13	42.8	6.4	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	0	0	0	0	.0	.0	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	315	298	197	311	62.5	104.2	.0	0
COMMERCIAL LTAN INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	0	0	0	0	.0	.0	.0	0
COMMERCIAL STANDARD INSURANCE CO.	0	0	7	16-	.0	967.9-	.0	0
COMMERCIAL UNION INSURANCE COMPANY	14650	14186	8488	7819	57.9	55.1	1.3	0
COMMONWEALTH LAND TITLE INSURANCE CO	493	476	47-	56-	9.5-	11.8-	.0	0
CONNECTICUT INDEMNITY COMPANY	44	43	12	19	26.7	45.7	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	16	9	0	5	.0	51.7	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO.INC.	1416	1387	1025	1032	72.4	74.4	.1	0
CONTINENTAL CASUALTY COMPANY	9475	9437	4837	8278	51.1	87.7	.9	49

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
CONTINENTAL INSURANCE COMPANY	11455	10496	5826	7066	50.9	67.3	1.0	9
CONTINENTAL WESTERN INSURANCE CO.	4453	4850	2885	3321	58.2	68.5	.9	25
CRITERION INSURANCE COMPANY	557	530	365	479	65.5	94.2	.0	0
CUMIS INSURANCE SOCIETY, INC.	516	536	167	347	32.3	64.7	.0	0
DAIRYLAND INSURANCE COMPANY	2429	2397	1340	1337	55.6	55.8	.2	0
DEPENDABLE INSURANCE COMPANY INC	66	15	1	3	.8	21.9	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	639	647	172	52-	26.9	8.1-	.1	133
EAGLE STAR INSURANCE COMPANY OF AMERICA	0	0	0	0	.0	.0	.0	0
EARLY AMERICAN INSURANCE COMPANY	185	153	48	52	51.4	34.3	.0	0
ECONOMY FIRE & CASUALTY COMPANY	1540	1294	657	1025	51.1	79.2	.1	0
ELECTRIC INSURANCE COMPANY	6	6	0	0	6.5	7.2	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	694	694	61	61	23.0	23.1	.0	110
EMCASCO INSURANCE COMPANY	3089	3014	1964	2239	63.6	74.3	.3	0
EMMCO INSURANCE COMPANY	41	52	25	24	61.3	46.1	.0	0
EMPIRE FIRE & MARINE INSURANCE CO.	981	1000	890	1004	90.8	100.4	.1	0
EMPLOYERS CASUALTY COMPANY	193	177	126	85	65.4	48.3	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	4652	4265	3928	3792	84.4	88.9	.4	18
EMPLOYERS INS. OF WAUSAU -MUTUAL CO	8400	8260	4445	5700	52.9	69.0	.8	502
EMPLOYERS MUTUAL CASUALTY COMPANY	9416	9374	4206	5613	44.7	59.9	.9	137
EMPLOYERS NATIONAL INSURANCE COMPANY	448	445	229	465	51.2	104.6	.0	35
EMPLOYERS REINSURANCE CORPORATION	889	910	578	639	65.0	70.2	.1	0
ENTERPRISE INSURANCE COMPANY	1	0	0	0	.0	.0	.0	0
EQUITABLE GENERAL INSURANCE COMPANY	473	544	351	484	80.6	89.8	.1	0
EQUITY MUTUAL INSURANCE COMPANY	2332	2338	1153	872	49.5	37.5	.2	1
EXCALIBUR INSURANCE COMPANY	2304	2401	1776	2096	77.1	87.1	.2	0
EXCEL INSURANCE COMPANY	178	128	147	142	83.0	111.5	.0	0
FARM & CITY INSURANCE COMPANY	76	82	61	18	80.0	22.3	.0	0
FARM BUREAU MUTUAL INSURANCE CO. INC	64269	64444	43949	45922	68.4	71.3	5.9	1993
FARMERS ALLIANCE MUTUAL INSURANCE CO.	21010	20683	9513	9491	45.3	45.9	1.9	0
FARMERS AND MERCHANTS INSURANCE COMPANY	528	521	278	325	52.6	62.3	.0	0
FARMERS CASUALTY COMPANY - MUTUAL	3697	3638	2155	2488	58.3	68.4	.3	0
FARMERS MAIL INSURANCE COMPANY	100	100	113	113	112.3	112.3	.0	0
FARMERS INSURANCE COMPANY, INC.	45042	45555	30294	28335	67.3	62.2	4.2	0
FARMERS INSURANCE EXCHANGE	2774	2773	1270	981	45.8	35.4	.3	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	3	3	0	0	5.1	4.9	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1436	1436	860	860	59.9	59.9	.1	0
FARMLAND INSURANCE COMPANY	503	570	453	530	90.2	92.9	.1	0
FARMLAND MUTUAL INSURANCE COMPANY	6874	7508	4224	4884	61.4	65.1	.7	0
FEDERAL INSURANCE COMPANY	6281	6218	1790	2564	28.5	41.2	.6	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
FEDERATED MUTUAL INSURANCE COMPANY	12748	13085	9111	9826	63.6	67.5	1.2	112
FEDERATED RURAL ELECTRIC INS. CORP.	1219	1219	627	547	51.4	44.9	.1	186
FIDELITY AND CASUALTY CO OF NEW YORK	3327	2986	2068	2863	62.1	95.9	.3	0
FIDELITY AND DEPOSIT CO OF MARYLAND	1843	1741	358	335	19.4	19.2	.2	0
FIDELITY AND GUARANTY INS UNDERWR., INC.	1933	1721	1763	2502	96.2	145.3	.2	338
FIDELITY AND GUARANTY INSURANCE CO.	1355	1206	507	691	37.4	56.5	.1	0
FIDELITY NATIONAL TITLE INSURANCE CO	219	219	15	9-	6.9	4.1-	.0	0
FIRE AND CASUALTY INS CO OF CONN.	3	3	0	0	.0	.0	.0	0
FIREMANS FUND INSURANCE COMPANY	3403	3699	1913	3629	56.4	98.1	.3	2
FIREMENS INS. CO. OF NEWARK, N.J.	2056	2030	1247	1102	61.7	54.1	.2	0
FIRST NATIONAL INS. CO. OF AMERICA	206	207	153	151	73.9	73.2	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	42	141	190	117	452.6	84.5	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	204	196	85	40	41.5	20.4	.0	30
FOREMOST INSURANCE COMPANY	1474	1408	968	861	65.7	61.2	.1	0
FORUM INSURANCE COMPANY	372	358	236	198	55.4	55.4	.2	0
GENERAL ACCIDENT FIRE ASSUR. CORP.LTD	1706	1668	872	1003	51.1	60.1	.2	0
GENERAL INSURANCE CO OF AMERICA	917	1076	384	41-	42.4	4.0-	.1	14
GENERAL REINSURANCE CORPORATION	21	10	0	6	.0	58.6	.0	0
GLENS FALLS INSURANCE COMPANY	2208	2177	1350	1434	61.1	66.5	.2	0
GLOBE INDEMNITY COMPANY	544	507	128	119	23.5	23.6	.0	4
GOODVILLE MUTUAL CASUALTY COMPANY	854	825	434	571	50.8	69.2	.1	0
GOVERNMENT EMPLOYEES INS. CO.	437	395	215	342	49.3	86.9	.0	0
GRAIN DEALERS MUTUAL INS. CO.	1464	1490	486	429	33.2	28.8	.1	113
GRANITE STATE INSURANCE COMPANY	2214	2303	951	1331	43.0	57.8	.2	12
GREAT AMERICAN INSURANCE COMPANY	3722	3716	1827	2062	57.4	75.9	.5	59
GREAT CENTRAL INSURANCE COMPANY	573	405	254	344	94.0	85.2	.0	0
GREAT GLOBAL ASSURANCE COMPANY	5	5	1	1	23.6	15.2	.0	0
GREAT NORTHERN INSURANCE COMPANY	137	90	35	20	25.7	21.1	.0	0
GREAT PLAINS MUTUAL INS. CO., INC.	1364	1377	529	635	38.8	46.1	.1	0
GREAT WEST CASUALTY COMPANY	1562	1450	695	1188	44.5	82.0	.1	0
GREATER NEW YORK MUTUAL INS. CO.	7	7	0	0	.0	.0	.0	0
GUARANTEE INSURANCE CO.	1098	1178	432	266	39.3	22.6	.1	0
GUARANTY NATIONAL INSURANCE COMPANY	311	257	345	48	111.0	18.5	.0	0
GULF INSURANCE COMPANY	956	994	353	289	37.6	29.0	.1	0
HANOVER INSURANCE COMPANY, INC.	2491	2771	2343	1727	96.1	62.3	.3	0
HARCO NATIONAL INSURANCE COMPANY	285	359	256	336	91.9	94.1	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	17548	17289	9456	11097	53.9	64.2	1.6	0
HARTFORD CASUALTY INSURANCE CO.	848	824	308	355	36.4	43.1	.1	0
HARTFORD FIRE INSURANCE COMPANY	7063	7113	3819	3681	54.1	51.7	.7	25

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
HARTFORD STEAM BOILER INSP & INS. CO	1000	995	124	155	12.4	15.6	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	3436	3514	2178	2033	63.4	61.3	.3	0
HEART OF AMERICA F & C UNDERWRTS.	0	0	0	0	.0	.0	.0	0
HIGHLANDS INSURANCE COMPANY	181	175	547	56	302.7	32.1	.0	0
HOME INDEMNITY COMPANY	10057	9942	4420	6270	44.0	63.1	.9	0
HOME INSURANCE COMPANY	10435	9813	5725	5647	54.9	57.6	.9	41
HOME INSURANCE COMPANY OF INDIANA	230	227	58	71	25.2	55.9	.0	0
HORACE MANN INSURANCE COMPANY	1786	1753	1171	1203	65.6	68.6	.2	0
HOUSTON GENERAL INSURANCE COMPANY	86	94	2	22	2.7	23.7	.0	0
IDEAL MUTUAL INSURANCE COMPANY	1619	1602	526	728	32.5	45.4	.1	0
IGF INSURANCE COMPANY	14	6	0	0	.0	.0	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	268	232	79	62	29.5	26.8	.0	0
INA UNDERWRITERS INSURANCE COMPANY	475	384	319	268	67.2	69.8	.0	6
INDEMNITY INS. CO. OF NORTH AMERICA	35	59	0	4	.0	12.1	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	800	725	133	230	16.6	31.7	.1	65
INDUSTRIAL INDEMNITY COMPANY	219	232	63	235	28.5	101.8	.0	0
INLAND INSURANCE COMPANY	15	26	0	0	.0	.7-	.0	0
INSURANCE COMPANY OF NORTH AMERICA	11759	11511	7107	6393	60.4	55.5	1.1	0
INSURANCE COMPANY OF THE STATE OF PA	230	38	37	217	16.3	571.1	.0	0
INSURANCE CORPORATION OF AMERICA	284	216	0	161	.0	76.2	.0	0
INSURED TITLES, INC.	234	234	5	31	2.3	13.4	.0	0
INTEGON INDEMNITY CORPORATION	0	0	0	0	.0	.0	.0	0
INTEGRITY INSURANCE COMPANY	591	765	405	735	34.6	96.1	.1	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	259	259	275	277	106.0	106.8	.0	8
INTERNATIONAL INSURANCE COMPANY	1156	1142	316	1027	27.3	154.6	.1	6
INTERNATIONAL SERVICE INSURANCE CO.	88	98	53	53	59.7	53.9	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IOWA KEMPER INSURANCE COMPANY	989	961	648	652	65.5	67.8	.1	0
IOWA MUTUAL INSURANCE COMPANY	649	659	415	510	64.0	76.2	.1	5
IOWA NATIONAL MUTUAL INSURANCE CO.	5011	4870	2653	3137	53.0	64.4	.6	0
J.C. PENNEY CASUALTY INSURANCE CO.	482	423	290	474	60.3	112.2	.0	0
JEFFERSON INSURANCE CO. OF NEW YORK	197	192	1	27	.5	14.0	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	181	155	58	50	31.9	32.0	.0	0
JOHN ALDEN INSURANCE COMPANY	46	46	40	31	87.0	66.9	.0	0
JOHN DEERE INSURANCE COMPANY	2585	3038	1836	2036	71.0	67.0	.3	59
KANSAS BANKERS SURETY COMPANY	1727	1726	1040	988	60.2	57.2	.2	0
KANSAS CITY FIRE & MARINE INS. CO.	660	586	323	471	49.0	80.9	.1	0
KANSAS FIRE AND CASUALTY COMPANY	7340	6928	3838	-227	53.0	61.0	.6	14
KANSAS MUTUAL INSURANCE COMPANY	2752	2705	1244	1273	45.2	47.0	.2	0
KFB INSURANCE COMPANY, INC.	450	447	339	389	75.4	87.0	.4	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
LAWYERS TITLE INSURANCE CORPORATION	1045	990	12	23	1.1	2.3	.1	0
LIBERTY MORTGAGE INSURANCE CORPORATION	0	0	0	0	.0	.0	.0	0
LIBERTY MUTUAL FIRE INSURANCE CO.	8291	8295	3943	4758	47.6	57.4	.8	935
LIBERTY MUTUAL INSURANCE COMPANY	3517	3472	2779	2346	79.0	67.6	.3	204
LITITZ MUTUAL INSURANCE COMPANY	420	427	294	279	69.9	65.4	.0	0
LONDON ASSURANCE	1	1	0	0	.0	10.2	.0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	2	2	0	0	.0	6.3	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	1356	1327	546	522	40.3	39.4	.1	42
LUMBERMENS MUTUAL INSURANCE COMPANY	214	185	95	177	44.4	95.9	.0	0
LUMBERMENS UNDERWRITING ALLIANCE	674	585	1606	1658	238.4	283.5	.1	80
LUTHERAN BENEVOLENT INS. EXCHANGE	387	389	418	162	106.0	41.6	.0	0
MARYLAND CASUALTY COMPANY	4454	4431	2821	3231	63.3	72.9	.4	0
MARYSVILLE MUTUAL INSURANCE COMPANY	4565	4441	2506	2380	54.9	53.6	.4	0
MASSACHUSETTS BAY INSURANCE COMPANY	1610	1417	606	892	37.7	62.9	.1	4
MASSACHUSETTS CASUALTY INSURANCE CO.	29	29	0	0	.6	.7	.0	0
MCPHERSON MAIL INSURANCE COMPANY	1612	1612	1148	1148	71.2	71.2	.1	0
MEDICAL INDEMNITY OF AMERICA, INC.	4	4	0	0	.0	.0	.0	0
MEDICAL PROTECTIVE COMPANY	2265	2270	1456	2388	64.3	105.2	.2	0
MERCHANTS MUTUAL BONDING COMPANY	113	116	6	5	4.9	4.4	.0	0
MERITPLAN INSURANCE COMPANY	1	0	0	0	.0	.0	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	682	665	305	284	44.8	42.7	.1	0
MGIC INDEMNITY CORPORATION	1003	804	21	292	2.1	36.3	.1	0
MICHIGAN MILLERS MUTUAL INS. CO.	2007	2080	461	611	23.0	29.6	.2	126
MICHIGAN MUTUAL INSURANCE COMPANY	199	196	87	17-	43.6	8.7-	.0	27
MID-AMERICA PREFERRED INSURANCE CO	1839	1863	1331	1035	72.4	56.1	.2	0
MID-CENTURY INSURANCE COMPANY	9872	10011	6718	6410	68.1	64.0	.9	0
MID-CONTINENT CASUALTY COMPANY	1644	1698	1018	1539	61.9	90.6	.2	0
MIDLAND INSURANCE COMPANY	215	177	106	97	49.4	54.7	.0	0
MIDWEST FIRE AND CASUALTY COMPANY	2505	2479	1455	1502	58.1	60.6	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	1312	1297	501	575	38.2	44.3	.1	0
MIDWESTERN INSURANCE COMPANY	317	310	194	180	61.2	57.8	.0	0
MILLERS MUTUAL FIRE INS CO OF TEXAS	5-	3-	0	4-	3.4-	139.6	.0	0
MILLERS MUTUAL INS ASSOC OF ILLINOIS	318	394	289	475	91.1	120.6	.0	20
MILLERS MUTUAL INSURANCE COMPANY	361	350	114	33	31.6	9.3	.0	39
MILLERS NATIONAL INSURANCE COMPANY	37	38	29	29	77.9	76.0	.0	1
MINNEHOMA INSURANCE COMPANY	283	260	131	128	46.1	49.2	.0	0
MISSION INSURANCE COMPANY	1626	1514	806	1062	49.6	70.1	.1	0
MISSION NATIONAL INSURANCE COMPANY	22	11	1	4	3.4	40.0	.0	0
MONARCH INSURANCE COMPANY OF OHIO	292	306	188	141	64.6	46.1	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	0	0	0	0	.0	.0	.0	0

TABLE 26
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MOTORS INSURANCE CORPORATION	1300	1248	656	662	50.5	53.0	.1	0
MUTUAL PROTECTIVE INSURANCE COMPANY	643	636	305	304	47.4	47.8	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	851	851	696	696	81.7	81.7	.1	0
NATIONAL AMERICAN INSURANCE CO OF CALIF.	257	233	75	98	29.1	35.8	.0	0
NATIONAL AMERICAN INSURANCE CO OF NY	22	30	9	10	42.4	32.5	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	256	243	108	77	42.2	31.9	.0	0
NATIONAL BONDING & ACCIDENT INS. CO.	112	103	150	134	134.3	130.3	.0	0
NATIONAL CASUALTY COMPANY	1694	1702	1559	1567	92.1	92.1	.2	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	74	75	0	0	.0	.0	.0	2
NATIONAL FARMERS UNION PROP. & CAS. CO.	5238	5157	2751	2790	52.5	54.1	.5	5
NATIONAL FARMERS UNION STANDARD INS. CO.	195	184	155	87	80.3	47.3	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	522	490	338	488	64.8	101.8	.0	0
NATIONAL GENERAL INSURANCE COMPANY	488	445	367	330	75.3	74.1	.0	0
NATIONAL INDEMNITY COMPANY	765	841	307	100	40.2	11.9	.1	0
NATIONAL INSURANCE UNDERWRITERS	557	535	222	506	39.8	94.7	.0	0
NATIONAL PROPERTY OWNERS INSURANCE CO	10	8	1	1	5.0	14.2	.0	0
NATIONAL SURETY CORPORATION	1647	1517	629	550	38.2	35.3	.1	0
NATIONAL UN. FIRE INS. CO. OF PITTS.,PA	6090	5996	3612	5047	59.3	84.2	.6	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	111	107	67	87	60.8	81.2	.0	0
NATIONWIDE MUTUAL INSURANCE COMPANY	396	380	271	274	68.5	72.4	.0	1
NEW ENGLAND REINSURANCE CORPORATION	0	11	0	0	.0	.0	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	2277	2376	1643	1348	72.1	56.3	.2	0
NEW YORK UNDERWRITERS INS. CO.	81-	1	58	88	71.4-	522.6	.0	0
NEWARK INSURANCE COMPANY	302	255	106	156	35.0	61.2	.0	0
NIAGARA FIRE INSURANCE COMPANY	829	607	43	497	5.2	82.0	.1	19
NORTH AMERICAN CO. FOR PROP & CAS INS.	0	1	0	0	.0	.0	.0	0
NORTH RIVER INSURANCE COMPANY	1185	1153	625	641	52.7	55.6	.1	50
NORTH STAR REINSURANCE CORPORATION	3-	1-	0	0	.0	.0	.0	0
NORTHBROOK INDEMNITY COMPANY	30	6	1	7	4.0	120.4	.0	0
NORTHBROOK NATIONAL INSURANCE COMPANY	11	10	0	1	.0	7.8	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	19	13	28	28	151.8	215.1	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	969	740	422	419	43.6	56.6	.1	39
NORTHERN INSURANCE COMPANY OF NY	2567	2154	785	1110	30.6	51.5	.2	8
NORTHLAND INSURANCE COMPANY	102	108	38	73	37.5	67.5	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	6670	6436	3272	3357	49.1	52.2	.6	106
NORTHWESTERN NATIONAL INSURANCE CO.	6958	6629	3141	3309	47.9	49.9	.6	43
OCCIDENTAL F & C CO. OF N. CAROLINA	488	701	337	411	69.1	58.6	.1	0
OHIO CASUALTY INSURANCE COMPANY	3560	3764	1652	1677	46.4	44.6	.3	0
OHIO SECURITY INSURANCE COMPANY	77	85	56	7	73.0	8.6	.0	0
OKLAHOMA SURETY COMPANY	0	0	0	0	.0	.0	.0	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
OLD GENERAL INSURANCE COMPANY	51	70	33	34	62.2	71.9	.0	0
OLD REPUBLIC INSURANCE COMPANY	1676	1664	191	187	10.8	9.4-	.0	0
OMAHA INDEMNITY COMPANY	395	341	258	259	55.2	75.9	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	2192	2118	1000	726	45.6	34.3	.2	284
PACIFIC INDEMNITY COMPANY	72	78	218	226	300.9	293.9	.0	0
PATRONS MUTUAL INSURANCE ASSOC.	5820	5729	4366	4771	72.8	70.9	.6	0
PAXTON NATIONAL INSURANCE COMPANY	4	1	0	0	.0	.0	.0	0
PEERLESS INSURANCE COMPANY	14	15	0	0	.0	.1-	.0	0
PENN NATIONAL MUTUAL CASUALTY INS CO	2456	2176	1090	1421	44.2	65.3	.2	0
PENNSYLVANIA GENERAL INSURANCE CO.	991	861	551	621	55.2	72.1	.1	1
PENNSYLVANIA MILLERS MUTUAL INS. CO.	19	60	64	47	352.3	77.7	.0	0
PETROLEUM CASUALTY COMPANY	13	18	5	14	35.2	77.7	.0	0
PHILADELPHIA MANUF. MUTL INS. CO.	36-	4-	110	15-	307.5-	344.0	.0	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	50	48	18	22	36.7	45.6	.0	0
PHOENIX INSURANCE COMPANY	470	425	336	365	71.4	85.9	.0	0
PHYSICIANS MUTUAL INSURANCE CO.	2594	2566	1435	1977	74.5	77.1	.2	0
PIONEER NATIONAL TITLE INSURANCE CO.	453	401	64-	66-	14.2-	16.5-	.0	0
PLAINS INSURANCE COMPANY	262	199	76	89	27.2	61.8	.0	0
PLANET INSURANCE COMPANY	178	179	121	240	68.0	185.4	.0	0
PMI MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
POTOMAC INSURANCE COMPANY	40	18	2	1	4.7	38.5	.0	0
PRAIRIE STATES INSURANCE COMPANY	62	62	61	61	98.9	98.9	.0	52
PREFERRED RISK MUTUAL INSURANCE CO.	1567	1549	730	719	46.6	46.4	.1	5
PROFESSIONAL MUTUAL INS. CO.	226	215	4	124	1.7	57.8	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	39	30	11	33	28.6	44.6	.0	0
PROTECTION MUTUAL INSURANCE COMPANY	854	1019	1438	1471	168.4	144.3	.1	0
PROTECTIVE INSURANCE COMPANY	522	526	4	94	1.5	17.3	.0	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	292	283	104	104	35.4	36.6	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	22	28	5	7	22.9	23.5	.0	0
PRUDENTIAL PROP. & CAS. INS. CO.	4375	4150	3026	3739	69.2	89.9	.4	0
PRUDENTIAL REINSURANCE COMPANY	0	0	0	91-	.0	.0	.0	0
PURITAN INSURANCE COMPANY	405	1060	199	199	49.1	17.8	.1	0
RANGER INSURANCE COMPANY	3828	3727	1671	2221	48.9	59.6	.5	0
RECIPROCAL EXCHANGE SUBSC. AT	0	1	2	3-	470.3	237.3-	.0	0
RELIANCE INSURANCE COMPANY	4730	4849	2475	2199	52.3	45.4	.9	0
REPUBLIC INSURANCE COMPANY	2879	2879	1784	1451	62.3	49.7	.3	0
RLI INSURANCE COMPANY	231	227	98	99	46.5	45.5	.0	0
ROYAL INDEMNITY COMPANY	261	294	153	117	58.9	41.2	.0	0
ROYAL INSURANCE COMPANY OF AMERICA	8102	7444	5382	4441	41.7	59.7	.7	0
SAFECO INSURANCE CO. OF AMERICA	7139	7450	3896	3836	54.4	51.1	.7	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	LRN PRM TO STATEWIDE	DIVIDENDS PAID
SAFECO TITLE INSURANCE COMPANY OF OREGON	50	46	0	0	.0	.0	.0	0
SAFEGUARD INSURANCE COMPANY	224	208	76	92	34.0	44.1	.0	0
SEA INSURANCE COMPANY LTD	8	8	0	0	.6	3.4	.0	0
SEABOARD SURETY COMPANY	286	381	62	62	21.6	16.2	.0	0
SECURITY INSURANCE CO. OF HARTFORD	274	260	89	81	32.5	33.5	.0	0
SECURITY NATIONAL INSURANCE CO.	3558	3680	1600	1693	45.0	45.5	.3	6
SELECT INSURANCE COMPANY	721	652	124	417	17.2	63.9	.1	0
SENTRY INDEMNITY CO	105	90	3	23-	2.4	25.7-	.0	0
SENTRY INSURANCE A MUTUAL COMPANY	1655	1662	1255	93-	75.8	56.4	.2	1
SHELTER GENERAL INSURANCE COMPANY	1859	1797	1160	1095	62.4	60.9	.2	0
SHELTER MUTUAL INSURANCE COMPANY	12757	12551	8471	8216	66.4	65.5	1.2	0
SOUTH CAROLINA INSURANCE COMPANY	866	982	530	452	61.3	46.0	.1	0
SOUTHERN INSURANCE COMPANY	453	261	140	162	30.8	61.9	.0	0
ST. PAUL FIRE & MARINE INSURANCE CO.	20855	20644	10174	9118	48.8	44.2	1.9	0
ST. PAUL GUARDIAN INSURANCE CO.	538	872	651	1040	121.1	119.3	.1	107
ST. PAUL MERCURY INSURANCE COMPANY	4994	4667	1910	1879	38.2	42.1	.4	63
ST. PAUL TITLE INSURANCE CORP.	267	262	12	36	4.6	13.7	.0	0
STANDARD FIRE INSURANCE COMPANY	3027	3274	1846	2634	61.0	80.5	.3	77
STANDARD GUARANTY INSURANCE COMPANY	99	100	76	86	76.3	86.1	.0	0
STATE AUTOMOBILE & CASUALTY UNDWRTS.	1944	2015	1003	558	51.6	27.7	.2	0
STATE FARM FIRE & CASUALTY COMPANY	38384	37244	22977	23944	59.9	64.3	3.4	0
STATE FARM GENERAL INSURANCE CO.	2197	2077	1309	1334	59.6	64.2	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO	83326	83340	55168	57901	66.2	69.5	7.7	0
STATE SURETY COMPANY	113	108	3	1-	2.5	.8-	.0	0
STATESMAN INSURANCE COMPANY	21	11	0	0	.0	.0	.0	0
STEWART TITLE GUARANTY COMPANY	33	30	8	8	24.1	26.7	.0	0
STONEWALL INSURANCE COMPANY	561	525	138	146-	24.6	27.8-	.0	0
SUN INSURANCE OFFICE LTD	142	131	116	118	81.7	90.2	.0	0
SURETY INSURANCE COMPANY OF CALIFORNIA	220	181	10	8	4.6	4.1	.0	0
SWEDISH AM. MUTUAL INS. CO., INC.	870	721	315	235	36.2	32.6	.1	0
TICOR MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
TITLE INSURANCE COMPANY OF MINNESOTA	244	228	2	28-	1.0	12.1-	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	9	7	0	2	.4	26.4	.0	0
TOWN & COUNTRY F & C INS. CO., INC.	1993	1966	1069	1156	53.7	59.3	.2	0
TRANSAMERICA INDEMNITY COMPANY	1	1	0	0	.0	1.3	.0	0
TRANSAMERICA INSURANCE COMPANY	2480	2384	1076	1709	43.4	71.7	.2	30
TRANSAMERICA INSURANCE CORP. OF AMERICA	0	47	95	12	926.5-	26.1	.0	0
TRANSAMERICA PREMIER INSURANCE COMPANY	9	9	0	2	5.6	23.7	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	18	51-	6	61	36.3	119.3-	.0	0
TRANSIT CASUALTY COMPANY	610	522	159	474	26.2	90.7	.0	0

TABLE 16
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
TRANSPORT INDEMNITY COMPANY	525	362	113	304	21.4	84.0	.0	3
TRANSPORT INSURANCE COMPANY	136	138	78	117	57.2	84.8	.0	0
TRANSPORTATION INSURANCE COMPANY	2626	282.	1129	1066	43.0	37.8	.3	105
TRAVELERS INDEMNITY CO. OF R.I.	1093	1069	864	767	79.0	71.8	.1	0
TRAVELERS INDEMNITY COMPANY	24036	24289	14170	14631	59.0	60.2	2.2	165
TRAVELERS INDEMNITY COMPANY OF AMERICA	773	436	97	165	1.4.5	37.8	.0	0
TRAVELERS INSURANCE CO.-CAS. DEPT.	5414	6468	5006	5426	78.0	83.9	.6	0
TRI-STATE INSURANCE COMPANY	4467	4415	2115	2396	47.3	54.3	.4	115
TRINITY UNIVERSAL INSURANCE CO OF KANSAS	9481	10196	6731	6586	67.1	64.6	.9	2
TRINITY UNIVERSAL INSURANCE CO.	2177	1905	1089	1472	50.0	77.3	.2	0
TRUCK INSURANCE EXCHANGE	5672	5303	4087	4344	74.7	81.9	.5	64
TWIN CITY FIRE INSURANCE COMPANY	6009	5593	3014	3593	50.2	64.2	.5	47
UNDERWRITERS INSURANCE COMPANY	421	418	206	207	48.9	49.6	.0	0
UNIGARD INSURANCE COMPANY	1-	2	0	0	.0	.0	.0	0
UNIGARD MUTUAL INSURANCE COMPANY	13	16	137	459-	81.0	904.5-	.0	6
UNION AUTOMOBILE INDEMNITY ASSOC.	0	0	25	5	.0	.0	.0	0
UNION INSURANCE COMPANY	2485	2310	1699	1648	60.1	71.4	.2	0
UNION MUTUAL INS. CO. OF PROVIDENCE	393	338	217	199	55.2	59.1	.0	0
UNITED EQUITABLE INSURANCE COMPANY	6	6	6	7	95.8	110.8	.0	0
UNITED FIRE & CASUALTY COMPANY	2165	1682	526	668	24.3	39.7	.2	0
UNITED FIRE INSURANCE COMPANY	14	25	15	9	108.5	39.2	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF IA	0	0	0	0	.0	.0	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	186	75	37	30	19.9	41.5	.0	0
UNITED PACIFIC INSURANCE COMPANY	1258	1260	440	735	34.9	58.4	.1	13
UNITED SECURITY INSURANCE COMPANY	1053	993	673	694	63.9	73.6	.1	3
UNITED SERVICES AUTOMOBILE ASSOC.	7559	7224	4037	4509	53.4	62.4	.7	420
UNITED STATES FIRE INSURANCE CO.	6279	6595	2445	3105	38.9	47.1	.6	0
UNIVERSAL REINSURANCE CORPORATION	358	319	233	220	65.1	68.9	.0	0
UNIVERSAL SURETY COMPANY	348	331	260	132-	74.7	39.8-	.0	0
UNIVERSAL UNDERWRITERS INSURANCE CO.	2514	2514	1027	1028	40.9	40.9	.2	233
UPLAND MUTUAL INSURANCE, INC.	3886	3847	1499	1463	38.6	38.0	.4	0
US FIDELITY & GUARANTY COMPANY	33106	32837	17638	22256	53.3	67.8	3.0	0
USAA CASUALTY INSURANCE COMPANY	788	701	388	674	49.2	96.1	.1	0
UTICA MUTUAL INSURANCE COMPANY	261	269	144	92	55.2	34.1	.0	11
VALIANT INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
VALLEY FORGE INSURANCE COMPANY	2482	1995	1480	2128	59.6	106.7	.2	0
VANGUARD INSURANCE COMPANY	412	440	242	131	58.8	29.7	.0	0
VEREX ASSURANCE, INC.	0	0	0	0	.0	.0	.0	0
VEREX INDEMNITY CORPORATION	3-	3	1	1	41.3-	42.4	.0	0
VIGILANT INSURANCE COMPANY	642	681	690	316	45.1	65.7	.0	24

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	UPR PRM TO STATEMTDF	DIVIDENDS PAID
VIRGINIA SURETY COMPANY+ INC+	31	17	5	8	7+4	46+2	+0	0
WARNER RECIPROCAL INSURERS	5	5	0	0	+0	+1	+0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	540	401	155	105	28+6	26+2	+0	0
WEST AMERICAN INSURANCE COMPANY	3361	3671	1624	2262	46+1	61+6	+3	86
WEST GENERAL INSURANCE COMPANY	174	174	618	618	63+5	63+5	+1	0
WESTCHESTER FIRE INSURANCE COMPANY	439	430	174	116	39+5	26+9	+0	0
WESTERN CASUALTY & SURETY COMPANY	20220	20074	9211	11395	48+0	56+8	1+9	0
WESTERN FIRE INSURANCE COMPANY	10150	9891	6265	6539	61+5	66+1	+9	138
WESTERN INDEMNITY COMPANY+ INC+	1288	1036	720	733	55+9	67+9	+1	0
WESTERN SURETY COMPANY	486	417	2-	0	+5-	+1-	+0	0
WESTFIELD INSURANCE COMPANY	10	2	0	0	+0	8+1	+0	0
WHEAT GROWERS MUTUAL HAIL INS+ CO+	5151	5151	1806	1806	57+1	57+1	+3	0
WHEAT STATE MUTUAL INS+ CO++ INC+	0	0	0	0	+0	+0	+0	0
YOSEMITE INSURANCE COMPANY	11	10	2	1	14+3	17+3	+0	0
ZURICH INSURANCE COMPANY	2733	2043	1224	1891	44+8	92+6	+2	0
TOTAL	1109270	1784128	612468	686108	57+5	63+3	100+0	9556

TABLE 17
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES-1981

ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	[illegible]
MUTUAL HAIL COMPANIES OF KANSAS	4873	[illegible]
MUTUAL FIRE COMPANIES OF KANSAS	1436	859
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	113632	69834
TOTAL KANSAS MUTUAL	119941	72761
MUTUAL COMPANIES OF OTHER STATES	227613	139768
TOTAL MUTUAL COMPANIES	347554	212529
RECIPROCALS	23495	14926
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	117470	70337
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	607598	332462
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	9600	2211
TOTAL STOCK FIRE & CASUALTY COMPANIES	734115	419938
GRAND TOTAL FIRE & CASUALTY COMPANIES	1105264	647468

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DATE	FUND	F	AGENCY	ACCT.	VOU. NO.	ACT.	OBJECT	AMOUNT
6/22/82	7652	1	331	0000	001335	33	517	2,078,763.44

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	1 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
F3533	MEADE CO	566.62	81.47	648.09	19.44	628.65	1
F3131	ABILENE	7,078.02	1,017.83	8,095.85	242.88	7,852.97	2
F3132	ADA	274.96	39.54	314.48	9.44	305.04	3
F3586	ALBERT	321.46	46.22	367.68	11.03	356.65	4
F3133	ALDEN	1,070.56	153.93	1,224.49	36.74	1,187.75	5
F3134	ALMENA	408.53	58.75	467.27	14.02	453.25	6
F3135	ALTA VISTA	489.78	70.43	560.21	16.81	543.40	7
F3664	ALTAMONT	1,206.86	173.54	1,380.38	41.41	1,338.97	8
F3136	ANTHONY	4,734.57	680.50	5,414.02	145.45	4,702.57	9
F3137	ARCADIA	246.34	35.43	281.77	8.46	273.31	10
F3138	ARGONIA	1,036.78	149.09	1,185.87	35.58	1,150.29	11
F3139	ARKANSAS CITY	11,918.82	1,713.94	13,632.76	408.99	13,223.77	12
F3140	ARMA	1,067.06	153.45	1,220.51	36.62	1,183.89	13
F3111	ASHLAND	1,789.30	257.31	2,046.61	61.40	1,985.21	14
F3555	ASSARIA	267.28	38.43	305.71	9.17	296.54	15
F3112	ATCHISON	9,815.70	1,411.51	11,227.21	336.82	10,890.39	16
F3555	ATHOL,RURAL	191.30	27.50	218.80	6.56	212.24	17
F3113	ATTICA	1,437.04	206.65	1,643.69	49.32	1,594.37	18
F3114	ATWOOD	2,164.56	311.27	2,475.83	74.28	2,401.55	19
F3115	AUGUSTA	7,193.94	1,034.50	8,228.44	246.86	7,981.58	20
F3116	AURORA	323.56	46.53	370.07	11.11	358.96	21
F3117	AXTELL	487.12	70.05	557.17	16.72	540.45	22
F3118	BALDWIN CITY	2,248.66	323.36	2,572.00	77.17	2,494.83	23
F3119	BARNES	3,328.96	478.71	3,807.65	114.23	3,693.42	24
F3455	BARTLETT AND HACKBERRY TW	249.14	35.82	284.96	8.54	276.42	25
F3120	BAXTER SPRINGS	4,484.08	644.82	5,128.90	153.87	4,975.03	26
F3121	BAZINE	561.80	80.79	642.59	19.28	623.31	27
F3122	BEATTIE	590.38	84.90	675.28	20.26	655.02	28
F3123	BELLE PLAINE	1,629.96	234.39	1,864.35	55.94	1,808.41	29
F3124	BELLEVILLE	3,113.66	447.75	3,561.41	106.85	3,454.56	30
F3125	BELOIT	4,898.18	704.36	5,602.54	168.08	5,434.46	31
F3126	BENNINGTON	717.34	103.16	820.50	24.62	795.88	32
F3128	BERN	510.00	73.34	583.34	17.51	565.83	33
F3475	BEVERLY	448.42	64.48	512.90	15.38	497.52	34
F3130	BIRD CITY	1,211.38	174.20	1,385.58	41.57	1,344.01	35
F3696	BISON	297.56	42.78	340.34	10.21	330.13	36
F3662	BLUE MOUND	157.78	22.68	180.46	5.41	175.05	37
F3663	BLUE MOUND TWP.	212.26	30.52	242.78	7.28	235.50	38
F3131	BLUE RAPIDS	786.86	112.87	897.73	26.94	870.79	39
F3132	BONNER SPRINGS	5,110.52	736.90	5,845.42	175.37	5,670.05	40
F3513	BOURBON CO. #3	2,154.56	309.82	2,464.38	73.93	2,390.45	41
F3133	BREWSTER	659.50	94.84	754.34	22.64	731.70	42
F3134	BUCKLIN	1,321.88	190.09	1,511.97	45.36	1,466.61	43
F3137	BURLINGAME	1,623.78	233.43	1,856.71	55.71	1,801.00	44

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	1 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR134	ABILENE TWP	5,192.78	487.89	5,883.67	116.43	3,764.24	45
FR132	ABYS	465.18	63.73	506.91	15.21	491.70	46
FR140	ADD TAX	507.16	72.93	583.09	17.41	562.68	47
FR483	ADAMS TWP	770.56	113.77	881.11	26.43	854.68	48
FR141	ADAMS TWP	589.62	84.76	676.18	20.23	653.95	49
FR546	ADLER CJ. #6	1,423.06	204.63	1,627.69	48.83	1,578.86	50
FR142	ADLER CJ. #1	2,241.22	322.29	2,563.51	76.91	2,486.60	51
FR516	ADLER CJ. #3	697.18	100.25	797.43	23.92	773.51	52
FR518	ADLER CT. #4	526.84	76.04	604.88	18.14	586.74	53
FR569	ADLER CJ. #5	91.12	13.38	106.50	3.19	103.31	54
FR593	ADLER CJ. #7	315.66	45.39	361.05	10.83	350.22	55
FR551	ADLER CJ. #9	71.38	10.26	81.64	2.44	79.20	56
FR143	ALDWELL	1,899.54	271.72	2,161.26	64.84	2,096.42	57
FR144	ANEY	2,188.46	314.71	2,503.17	75.10	2,428.07	58
FR145	ANTON	862.30	121.15	983.43	28.91	934.52	59
FR146	ARRINGDALE	898.36	129.19	1,027.55	30.83	996.72	60
FR147	AKER CITY	1,230.22	176.91	1,407.13	42.22	1,364.91	61
FR148	EDAR VALE	895.64	128.80	1,024.44	30.74	993.70	62
FR673	ENTER TWNSHIP	502.50	72.25	574.75	17.24	557.51	63
FR149	ENTRALIA	910.18	130.89	1,041.07	31.24	1,009.83	64
FR153	HANUTE	11,033.12	1,582.26	12,585.38	377.57	12,207.81	65
FR151	HAPMAN	1,194.70	171.73	1,365.93	40.98	1,324.95	66
FR152	HASE	1,018.80	146.51	1,165.31	34.96	1,130.35	67
FR154	HERRY	1,667.66	239.81	1,907.47	57.23	1,850.24	68
FR156	HEROKEE	559.86	80.51	640.37	19.22	621.15	69
FR155	HERRYVALE	2,578.68	370.79	2,949.27	88.48	2,860.79	70
FR158	HETOPA	1,349.66	194.09	1,543.75	46.32	1,497.43	71
FR157	IMARRON	3,313.70	476.64	3,789.64	113.69	3,675.95	72
FR159	LAFLIN	1,424.64	204.84	1,629.28	48.88	1,580.40	73
FR491	LARK CT. NO. 1	224.64	32.27	256.71	7.70	249.01	74
FR158	LAY CENTER	5,557.00	798.99	6,353.39	190.62	6,159.87	75
FR531	LAY CENTER RURAL #1	282.78	40.66	323.44	9.70	313.74	76
FR160	LEARWATER	2,003.86	288.16	2,292.02	68.77	2,223.25	77
FR161	LIFTON	833.70	119.89	953.59	28.61	924.98	78
FR676	LOUD & REPUBLIC CTS. #1	576.16	82.85	659.01	19.77	639.24	79
FR162	LYDE	976.34	133.21	1,059.55	31.79	1,027.76	80
FR163	OFFEYVILLE	18,796.80	2,702.71	21,497.51	644.93	20,852.58	81
FR164	OLBY	8,106.56	1,165.44	9,270.00	278.11	8,991.89	82
FR166	OLLYER	458.46	65.93	524.39	15.76	508.65	83
FR167	OLONY	385.22	55.11	438.33	13.15	425.18	84
FR168	OLUMBUS	3,626.38	521.48	4,147.86	124.44	4,023.42	85
FR169	OLWICH	1,046.60	150.26	1,247.86	37.29	1,205.57	86
FR531	OMANCHE CO	1,571.46	225.97	1,797.43	53.92	1,743.51	87
FR170	ONCORDIA	7,146.04	1,027.32	8,171.36	245.15	7,926.21	88
FR171	ONWAY SPRINGS	2,529.46	363.63	2,893.06	86.77	2,805.29	89
FR172	OTTONWOOD FALLS	1,112.86	160.03	1,272.89	38.19	1,234.70	90
FR173	OUNCIL GROVE	3,339.34	480.20	3,819.54	114.59	3,704.95	91
FR174	OURTLAND	533.40	76.76	610.16	18.32	592.24	92
FR552	OWLEY CO #4	283.28	40.73	324.01	9.72	314.29	93

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	5 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR563	CLAFLEY CITY	383.20	55.10	438.30	13.14	425.16	94
FR535	CRAWFORD CO #2	476.58	68.53	545.11	16.35	528.76	95
FR175	CUBA	490.92	73.60	564.52	16.85	547.67	96
FR531	CUNNINGHAM	729.52	104.90	834.42	25.03	809.39	97
FR488	DECATUR CO. FIRE DIST. #1	1,609.26	202.65	1,811.91	48.35	1,563.56	98
FR176	DEERFIELD	893.84	128.54	1,022.38	30.68	991.70	99
FR515	DELAWARE TWP., LEAV. CO.	812.58	116.84	929.42	27.88	901.54	100
FR177	DELPHOS	681.72	98.03	779.75	23.40	756.35	101
FR178	DERBY	6,607.90	950.22	7,558.12	226.75	7,331.37	102
FR179	DEXTER	413.46	59.46	472.92	14.19	458.73	103
FR180	DIGHTON	2,660.26	379.67	3,039.93	90.60	2,929.33	104
FR181	DODGE CITY	21,280.14	3,060.10	24,340.24	730.21	23,610.03	105
FR536	DOUGLAS CO. #6	451.02	64.85	515.87	15.47	500.40	106
FR182	DURHAM	307.52	44.22	351.74	10.56	341.18	107
FR184	EDNA	1,596.12	229.24	1,823.36	54.71	1,768.65	108
FR537	EDWARDS-GARDNER COMM.	1,004.08	144.38	1,148.46	34.45	1,114.01	109
FR468	EDNA	535.64	77.02	612.66	18.37	594.29	110
FR538	EDWARDSVILLE	1,764.88	253.79	2,018.67	60.56	1,958.11	111
FR185	EKLINGHAM	689.06	99.09	788.15	23.65	764.50	112
FR186	EL DORADO	11,192.62	1,897.11	13,089.73	452.70	14,637.03	113
FR187	ELK CITY	315.19	45.33	360.51	10.82	349.69	114
FR188	ELKHART	2,633.02	378.61	3,011.65	90.35	2,921.30	115
FR189	ELLINWOOD	4,534.94	652.13	5,187.07	155.62	5,031.45	116
FR193	ELLIS	2,431.80	349.70	2,781.50	83.45	2,698.05	117
FR542	ELLIS CO. #1	840.79	121.89	961.59	28.84	932.75	118
FR191	ELLSWORTH	2,696.76	387.80	3,084.56	92.54	2,992.02	119
FR194	EMPORIA	19,771.12	2,843.10	22,614.22	678.43	21,935.79	120
FR457	ENGLEWOOD	289.14	41.60	330.94	9.92	321.02	121
FR196	ENTERPRISE	683.80	98.34	782.14	23.47	758.67	122
FR195	ERIE	1,949.02	279.70	2,224.72	66.75	2,157.97	123
FR198	ESBON	319.16	45.90	365.06	10.96	354.10	124
FR197	ESKRIDGE	1,036.68	149.05	1,185.53	35.57	1,149.96	125
FR199	EUDORA	1,647.78	236.95	1,884.73	56.55	1,828.18	126
FR144	EUREKA	3,703.50	532.57	4,236.07	127.09	4,108.98	127
FR200	EVEREST	604.60	58.19	662.79	13.89	648.90	128
FR141	FAIRMONT TOWNSHIP CO	757.48	108.92	866.40	25.99	840.41	129
FR201	FAIRVIEW	412.84	59.37	472.21	14.17	458.04	130
FR202	FALL RIVER	251.72	36.20	287.92	8.64	279.28	131
FR203	FLORENCE	696.94	100.22	797.16	23.92	773.24	132
FR512	FORD CO.	2,297.26	330.34	2,627.60	78.82	2,548.78	133
FR204	FORMOSO	318.94	45.87	364.81	10.95	353.86	134
FR205	FORT SCOTT	9,141.24	1,314.52	10,455.76	313.68	10,142.08	135
FR206	FOWLER	983.28	141.40	1,124.68	33.75	1,090.93	136
FR207	FRANKFORT	1,300.92	187.08	1,488.00	44.65	1,443.35	137
FR208	FREDONIA	3,637.64	523.10	4,160.74	124.83	4,035.91	138
FR209	FRONTENAC	1,537.32	221.07	1,758.39	52.76	1,705.63	139
FR210	GALATIA	309.98	44.58	354.56	10.64	343.92	140
FR211	GALENA	2,967.92	426.79	3,394.71	101.85	3,292.86	141
FR213	GARDEN CITY	24,732.08	3,556.49	28,288.57	848.66	27,439.91	142

DIST. NO.	DISTRICT NAME	PREMIUM P.P. TAX	AUTO-FIRE P.P. SHARE	GROSS P.P. TAX	1 P.P. KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR216	GARDEN PLAIN	1,024.62	147.35	1,171.97	35.16	1,136.81	143
FR215	GARDNER	4,925.76	564.53	4,490.29	134.71	4,355.58	144
FR453	GARFIELD	438.84	63.10	501.94	15.05	486.89	145
FR216	GARNETT	3,693.24	531.09	4,224.33	126.73	4,097.60	146
FR217	GENESEO	422.56	67.77	483.33	14.50	468.83	147
FR218	GIRARD	3,550.12	510.51	4,060.63	121.82	3,938.81	148
FR219	GLASCO	685.24	98.54	783.78	23.52	760.26	149
FR220	GLEN ELDER	948.62	122.04	970.66	29.12	941.54	150
FR221	GODDARD	7,511.37	1,080.14	8,591.46	257.75	8,333.71	151
FR471	GORHAM FIRE DISTRICT #1	946.24	135.63	1,078.87	32.36	1,046.51	152
FR223	GREAT BEND	24,739.64	3,557.55	28,297.01	848.92	27,448.09	153
FR224	GREEN	249.16	35.83	284.99	8.55	276.44	154
FR225	GREENLEAF	638.00	91.75	729.75	21.90	707.85	155
FR226	GREENSBURG	2,638.62	379.41	3,017.83	90.54	2,927.29	156
FR465	GRENOLA	172.54	24.80	197.34	5.92	191.42	157
FR469	GRIDLEY	388.64	55.88	444.52	13.33	431.19	158
FR227	GYPSUM	869.66	122.16	991.82	29.15	962.67	159
FR228	HADDAM	179.74	25.85	205.59	6.17	199.42	160
FR229	HALSTEAD	2,038.86	293.19	2,332.05	69.97	2,262.08	161
FR230	HAMILTON	451.44	64.92	516.36	15.50	500.86	162
FR231	HANOVER	973.52	139.97	1,113.29	33.40	1,079.89	163
FR482	HARTNEY	509.90	73.32	583.22	17.49	565.73	164
FR232	HARPER	2,433.32	349.92	2,783.24	83.50	2,699.74	165
FR233	HARTFORD	552.42	79.44	631.86	18.96	612.90	166
FR234	HARVEYVILLE	336.48	48.39	384.87	11.55	373.32	167
FR235	HAVEN	1,496.48	215.20	1,711.68	51.36	1,660.32	168
FR236	HAVILAND	1,019.30	146.58	1,165.88	34.98	1,130.90	169
FR237	HAYS	17,896.34	2,573.51	20,469.85	614.10	19,855.75	170
FR238	HERINGTON	3,659.66	526.26	4,185.92	125.58	4,060.34	171
FR239	HERNDON	385.58	55.45	441.03	13.24	427.79	172
FR240	HESSTON	3,211.30	461.79	3,673.09	110.20	3,562.89	173
FR241	HIAWATHA	5,023.08	722.33	5,745.41	172.37	5,573.04	174
FR242	HIGHLAND	1,282.60	184.44	1,467.04	44.02	1,423.02	175
FR243	HILL CITY	2,638.40	379.41	3,017.81	90.54	2,927.27	176
FR244	HILLSBORO	2,047.12	293.80	2,336.92	70.11	2,266.81	177
FR245	HOISINGTON	4,034.14	580.12	4,614.26	138.43	4,475.83	178
FR246	HOLTON	4,089.76	588.11	4,677.87	140.34	4,537.53	179
FR247	HOLYROOD	882.38	126.89	1,009.27	30.28	978.99	180
FR248	HOPE	570.64	82.06	652.70	19.59	633.11	181
FR249	HORTON	2,714.64	390.37	3,105.01	93.16	3,011.85	182
FR250	HOWARD	982.44	141.28	1,123.72	33.72	1,090.00	183
FR251	HOXIE	2,405.62	345.93	2,751.55	82.55	2,669.00	184
FR253	HUGOTON	2,006.54	288.55	2,295.09	68.86	2,226.23	185
FR562	HUNTER RURAL	87.76	12.61	100.37	3.01	97.36	186
FR254	HUTCHINSON	61,031.18	8,776.33	69,807.51	2,094.23	67,713.28	187
FR255	INDEPENDENCE	10,612.94	1,526.15	12,139.09	364.18	11,774.91	188
FR257	IOLA	9,646.34	1,387.15	11,033.49	331.01	10,702.48	189
FR557	JACKSON CT. #2	599.94	86.26	686.20	20.58	665.62	190
FR556	JEFFERSON CO #5	471.40	67.78	539.18	16.17	523.01	191

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR260	JETMORE	1,114.40	160.26	1,274.66	38.24	1,236.42	192
FR261	JEWELL	850.10	122.25	972.35	29.18	943.17	193
FR262	JOHNSON CITY	3,768.16	541.87	4,310.03	129.31	4,180.72	194
FR312	JOHNSON CO. #1	17,498.96	2,516.37	20,015.33	600.46	19,414.87	195
FR313	JOHNSON CO. #2	15,588.30	2,241.61	17,829.91	534.90	17,295.01	196
FR263	JUNCTION CITY	14,113.54	2,029.54	16,143.08	484.30	15,658.78	197
FR264	KANOPOLIS	658.34	94.67	753.01	22.60	730.41	198
FR265	KANSAS CITY	129,040.98	18,556.18	147,597.16	4,427.92	143,169.24	199
FR548	KAW TWSP	169.66	24.39	194.05	5.82	188.23	200
FR554	KEARNY CT. #2	264.44	38.02	302.46	9.07	293.39	201
FR266	KENSINGTON	915.28	131.62	1,046.90	31.41	1,015.49	202
FR267	KINGMAN	4,099.80	589.56	4,689.36	140.69	4,548.67	203
FR268	KINSLEY	2,585.44	371.79	2,957.23	88.72	2,868.51	204
FR269	KIOWA	2,416.08	347.44	2,763.52	82.91	2,680.61	205
FR270	KIRWIN	449.10	64.59	513.69	15.42	498.27	206
FR271	LACROSSE	2,633.60	378.72	3,012.32	90.37	2,921.95	207
FR272	LACYGNE	1,862.66	267.86	2,130.52	63.92	2,066.60	208
FR273	LAHARPE	656.56	94.42	750.98	22.53	728.45	209
FR519	LAKE QUIVIRA	860.58	123.75	984.33	29.52	954.81	210
FR274	LACIN	2,293.40	329.80	2,623.20	78.70	2,544.50	211
FR466	LANCASTER TWP.	585.68	84.22	669.90	20.09	649.81	212
FR542	LANE CO	657.08	94.48	751.56	22.54	729.02	213
FR275	LARNED	8,517.68	1,224.85	9,742.53	292.28	9,450.25	214
FR276	LAWRENCE	37,645.82	5,413.50	43,059.32	1,291.78	41,767.54	215
FR277	LEAVENWORTH	18,821.88	2,706.60	21,528.48	645.86	20,882.62	216
FR278	LEAWOOD	13,951.70	2,006.27	15,957.97	478.74	15,479.23	217
FR279	LEBANON	845.46	121.58	967.04	29.02	938.02	218
FR280	LEWEXA	20,742.08	2,982.73	23,724.81	711.75	23,013.06	219
FR281	LENORA	992.56	142.74	1,135.30	34.06	1,101.24	220
FR469	LEONARDVILLE	320.78	46.12	366.90	11.00	355.90	221
FR282	LEOTI	3,006.68	432.37	3,439.05	103.18	3,335.87	222
FR283	LEROY	794.62	114.27	908.89	27.27	881.62	223
FR536	LEWIS	1,166.38	167.72	1,334.10	40.02	1,294.08	224
FR284	LIBERAL	15,559.94	2,237.53	17,797.47	533.93	17,263.54	225
FR285	LINCOLN	1,903.42	273.72	2,177.14	65.32	2,111.82	226
FR539	LINCOLN CO #1	269.64	38.77	308.41	9.25	299.16	227
FR286	LINDSBORG	2,655.34	381.84	3,037.18	91.12	2,946.06	228
FR287	LINN	823.76	118.46	942.22	28.27	913.95	229
FR288	LITTLE RIVER	665.48	95.70	761.18	22.84	738.34	230
FR289	LOGAN	968.76	139.31	1,108.07	33.25	1,074.82	231
FR524	LONG ISLAND F. D. #1	291.74	41.95	333.69	10.01	323.68	232
FR290	LOUISBURG	2,047.54	294.44	2,341.98	70.26	2,271.72	233
FR516	LUCAS F. D. #2	714.20	102.70	816.90	24.50	792.40	234
FR292	LURAY	400.92	57.66	458.58	13.76	444.82	235
FR293	LYNDON	1,018.98	146.41	1,188.39	35.66	1,152.73	236
FR234	LYONS	4,148.24	596.52	4,744.76	142.35	4,602.41	237
FR295	MACKSVILLE	530.74	76.33	607.07	18.22	588.85	238
FR296	MADISON	1,830.66	263.25	2,093.91	62.82	2,031.09	239
FR297	MANHATTAN	28,976.88	4,166.61	33,141.49	994.25	32,147.24	240

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	1 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR298	*MANKATO	2,418.66	347.81	2,766.47	83.00	2,683.47	241
FR299	*MAPLE HILL	924.94	133.31	1,057.95	31.74	1,026.21	242
FR300	*MARION	7,465.76	354.58	7,820.34	84.62	7,735.72	243
FR442	*MARION CO. F. D. #2	654.10	65.32	519.62	15.58	504.04	244
FR527	*MARSHALL CO FIRE DIST NO 5	727.78	104.65	832.43	24.97	807.46	245
FR301	*MARYSVILLE	5,218.94	750.49	5,969.43	179.09	5,790.34	246
FR352	*MCCRACKEN	621.16	89.33	710.49	21.32	689.17	247
FR303	*MCDONALD	502.78	72.30	575.08	17.26	557.82	248
FR304	*MCFARLAND	130.80	18.81	149.61	4.49	145.12	249
FR355	*MCPHERSON	12,773.16	1,836.79	14,609.95	438.30	14,171.65	250
FR530	*MCPHERSON CO F D #2	577.92	83.10	661.02	19.83	641.19	251
FR491	*MCPHERSON CO. FIRE DIST. #2	1,074.34	154.49	1,228.83	36.86	1,191.97	252
FR490	*MCPHERSON CO. FIRE DIST. #3	374.62	53.86	428.48	12.85	415.63	253
FR493	*MCPHERSON CO. FIRE DIST. #5	1,107.92	159.31	1,267.23	38.01	1,229.22	254
FR306	*MEADE	2,136.66	307.26	2,443.92	73.32	2,370.60	255
FR307	*MEDICINE LODGE	3,415.02	491.08	3,906.10	117.19	3,788.91	256
FR308	*MERRIAM	8,844.70	1,271.88	10,116.58	303.50	9,813.08	257
FR309	*MILTONVALE	565.36	81.30	646.66	19.40	627.26	258
FR310	*MINNEAPOLIS	2,199.88	314.91	2,504.79	75.15	2,429.64	259
FR311	*MINNEOLA	1,032.78	148.52	1,181.30	35.44	1,145.86	260
FR565	*MISSION TWSP SHAWNEE CO.	3,932.54	551.12	4,383.66	131.50	4,252.16	261
FR487	*MITCHELL, ELMO & OTTAWA #1	887.60	127.63	1,015.23	30.45	984.78	262
FR315	*MOLINE	527.50	75.86	603.36	18.11	585.25	263
FR316	*MONTEZUMA	1,127.10	161.36	1,288.46	38.51	1,244.95	264
FR566	*MONTGOMERY CO	1,890.82	271.89	2,162.71	64.88	2,097.83	265
FR570	*MONTICELLO TWP F D #1	334.86	48.15	383.01	11.49	371.52	266
FR317	*MORGANVILLE	390.08	56.10	446.18	13.39	432.79	267
FR318	*MORRILL	360.80	51.89	412.69	12.39	400.30	268
FR522	*MORTON CO. F. D. #1	696.72	100.18	796.90	23.90	773.00	269
FR319	*MOUND CITY	999.24	143.69	1,142.93	34.29	1,108.64	270
FR483	*MOUND VALLEY	357.96	51.47	409.43	12.28	397.15	271
FR320	*MOUNDRIDGE	1,712.98	246.33	1,959.31	58.78	1,900.53	272
FR321	*MOUNT HOPE	1,121.96	161.34	1,283.30	38.50	1,244.80	273
FR322	*MULBERRY	423.70	60.93	484.63	14.54	470.09	274
FR323	*MULLINVILLE	567.28	81.58	648.86	19.47	629.39	275
FR324	*MULVANE	3,163.98	454.99	3,618.97	108.57	3,510.40	276
FR506	*MUNDEN NARKA F.E.D. #1	646.62	92.98	739.60	22.18	717.42	277
FR325	*NATOMA	1,068.90	153.71	1,222.61	36.68	1,185.93	278
FR495	*NEMAHA CO. F. DIST. #2	159.06	22.87	181.93	5.45	176.48	279
FR472	*NEMAHA CO. F. DIST. #3	237.34	34.12	271.46	8.14	263.32	280
FR494	*NEMAHA CO. FIRE DIST. #1	469.40	67.49	536.89	16.10	520.79	281
FR326	*NEODESHA	3,572.06	513.61	4,085.73	122.58	3,963.15	282
FR327	*NESS CITY	3,020.40	434.14	3,454.74	103.65	3,351.09	283
FR328	*NETAWAKA	187.88	27.02	214.90	6.45	208.45	284
FR329	*NEWT[illegible]	13,172.90	1,894.28	15,067.18	452.02	14,615.16	285
FR330	*NICK[illegible]	983.60	141.45	1,125.05	33.76	1,091.29	286
FR331	*NORCA[illegible]	538.66	77.46	616.12	18.49	597.63	287
FR332	*NORTON	4,155.64	597.59	4,753.23	142.60	4,610.63	288
FR526	NORTON CO FIRE DIS	416.04	59.82	475.86	14.27	461.59	289

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	2 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
F2332	NORTONVILLE	637.10	91.62	728.72	21.87	706.85	290
F2334	OAKLEY	4,288.10	616.63	4,904.73	147.15	4,757.58	291
F2335	OAKLEY	3,665.68	527.13	4,192.81	125.79	4,067.02	292
F2336	OBERLIN	267.64	38.49	306.13	9.19	296.94	293
F2337	OLATHE	31,917.90	4,877.42	36,795.32	1,163.85	35,631.47	294
F2513	OLPE R.E.D.#1	737.69	106.37	843.75	25.31	818.44	295
F2338	OSAGA	924.32	133.65	1,061.47	31.84	1,029.63	296
F2339	OSAGE CITY	3,550.54	366.77	3,917.31	87.51	2,829.80	297
F2340	OSAWATOMIE	3,676.02	528.62	4,204.64	126.13	4,078.51	298
F2341	OSBORNE	3,391.26	487.67	3,878.93	116.36	3,762.57	299
F2342	OSKALOOSA	1,135.50	171.92	1,307.42	41.02	1,326.40	300
F2525	OSKALOOSA TWP.	168.24	50.38	398.36	11.95	386.41	301
F2343	OSWEGO	2,133.48	305.80	2,440.28	73.20	2,367.08	302
F2344	OTIS	1,225.86	176.28	1,402.14	42.06	1,360.08	303
F2345	OTTAWA	10,167.22	1,462.06	11,629.28	348.87	11,280.41	304
F2346	OVERBROOK	2,531.04	363.37	2,895.01	86.85	2,808.16	305
F2347	OXFORD	1,232.54	177.24	1,409.78	42.29	1,367.49	306
F2348	PALMER	241.50	34.73	276.23	8.28	267.95	307
F2349	PAOLA	6,540.42	943.52	7,483.94	224.52	7,259.52	308
F2350	PARKER	763.40	107.78	873.18	26.19	846.99	309
F2351	PARSONS	10,422.10	1,498.71	11,920.81	357.62	11,563.19	310
F2352	PAWNEE ROCK	273.96	39.40	313.36	9.40	303.96	311
F2353	PEABODY	1,614.18	232.12	1,846.30	55.38	1,790.92	312
F2354	PERRY	1,187.66	170.78	1,358.44	40.75	1,317.69	313
F2355	PHILLIPS CO. FIRE DIST. #1	1,106.86	156.87	1,263.73	37.91	1,225.82	314
F2356	PHILLIPSBURG	4,238.18	609.46	4,847.64	145.42	4,702.22	315
F2357	PITTSBURG	15,992.68	2,299.73	18,292.21	548.76	17,743.45	316
F2358	PLAINS	1,341.04	192.85	1,533.89	46.01	1,487.88	317
F2359	PLAINVILLE	3,704.86	460.87	3,665.73	109.97	3,555.76	318
F2358	PLEASANTON	1,312.60	188.73	1,501.13	45.03	1,456.10	319
F2359	PORTIS	159.88	23.00	182.88	5.48	177.40	320
F2461	POTTAWATOMIE CO. #4	409.04	58.81	467.85	14.03	453.82	321
F2498	POTTAWATOMIE CO. #6	350.48	50.39	400.87	12.02	388.85	322
F2360	POTWIN	759.04	109.16	868.20	26.04	842.16	323
F2574	PRAIRIE VIEW	1,246.42	179.23	1,425.65	42.76	1,382.89	324
F2362	PRATT	8,777.96	1,262.28	10,040.24	301.20	9,739.04	325
F2364	PRESTON	361.02	51.92	412.94	12.38	400.56	326
F2364	PRETTY PRAIRIE	651.00	93.62	744.62	22.33	722.29	327
F2367	QUINTER	1,519.18	218.46	1,737.64	52.12	1,685.52	328
F2368	RANDALL	351.10	50.49	401.59	12.04	389.55	329
F2370	RANSOM	760.16	109.31	869.47	26.08	843.39	330
F2557	RENO CO #3	547.90	78.78	626.68	18.80	607.88	331
F2505	RENO CO. #6	763.96	109.85	873.81	26.21	847.60	332
F2637	RENO CO. FIRE DIST #7	668.06	96.06	764.12	22.92	741.20	333
F2658	RENO CO. NO. 2	1,795.32	258.16	2,053.48	61.60	1,991.88	334
F2561	RENO-HARVEY #2	209.26	30.09	239.35	7.18	232.17	335
F2504	REPUBLIC CO. CONS. F. DIST.	1,275.50	183.41	1,458.91	43.76	1,415.15	336
F2534	REPUBLIC CO. FIRE DIST #10	215.78	30.95	246.23	7.38	238.85	337
F2502	REPUBLIC CO. FIRE DIST #12	197.06	28.33	225.39	6.76	218.63	338

DIST. NO.	DISTRICT NAME	PREMIUM P.E TAX	RETAILER P.E SHORT	GROSS P.E TAX	S.E KSEA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
03371	[illegible]	64.83	9.33	74.21	2.22	71.99	139
03372	[illegible]	435.98	61.26	497.24	14.61	472.63	140
03467	[illegible]	2,432.04	333.31	2,765.35	79.67	2,576.78	141
03374	[illegible]	617.68	89.06	706.44	21.31	679.43	142
03376	[illegible]	1,121.43	161.63	1,285.61	38.56	1,247.05	143
03378	[illegible]	524.07	75.36	599.38	17.98	581.40	144
03554	[illegible]	562.88	81.04	643.87	19.41	624.51	145
03377	[illegible]	2,593.04	1,091.89	3,684.97	260.54	3,424.43	146
03435	[illegible]	1,798.94	258.69	2,057.63	61.72	1,995.91	147
03378	[illegible]	3,361.70	339.62	3,701.32	81.03	3,620.29	148
03383	[illegible]	41,668.42	5,865.71	45,505.13	1,395.15	45,109.98	149
03554	[illegible]	411.10	57.11	473.21	14.10	456.11	150
03383	[illegible]	1,449.70	208.67	1,658.17	49.74	1,608.43	151
03384	[illegible]	277.96	39.97	317.93	9.53	308.40	152
03385	[illegible]	360.98	51.91	412.89	12.38	400.51	153
03386	[illegible]	784.22	112.77	896.99	26.90	870.09	154
03387	[illegible]	7,169.14	1,007.91	8,176.05	245.78	7,930.77	155
03344	[illegible]	508.68	73.15	581.83	17.45	564.38	156
03388	[illegible]	1,936.14	274.62	2,214.56	66.43	2,148.13	157
03391	[illegible]	3,017.08	433.86	3,450.20	103.52	3,347.38	158
03391	[illegible]	13,215.23	1,900.16	15,115.56	453.46	14,662.10	159
03337	[illegible]	518.04	74.50	592.54	17.77	574.77	160
03393	[illegible]	3,135.34	450.87	3,586.21	107.58	3,478.63	161
03394	[illegible]	493.46	70.96	564.42	16.93	547.49	162
03563	[illegible]	221.76	31.89	253.62	7.60	246.02	163
03395	[illegible]	1,016.44	146.17	1,162.65	34.87	1,127.78	164
03396	[illegible]	1,949.32	280.41	2,229.61	66.88	2,162.73	165
03397	[illegible]	25,173.86	3,623.02	28,791.88	863.81	27,930.07	166
03476	[illegible]	674.54	97.00	771.58	23.14	748.44	167
03553	[illegible]	374.58	53.86	428.44	12.85	415.59	168
03565	[illegible]	285.88	41.10	326.98	9.80	317.18	169
03550	[illegible]	387.44	55.71	443.15	13.29	429.86	170
03403	[illegible]	1,110.59	159.71	1,270.29	38.10	1,232.19	171
03402	[illegible]	2,814.66	404.75	3,219.41	96.58	3,122.83	172
03404	[illegible]	5,619.22	807.27	7,861.49	86.44	2,795.05	173
03405	[illegible]	979.90	133.72	1,051.62	31.90	1,031.72	174
03534	[illegible]	946.72	121.75	968.47	29.05	939.42	175
03407	[illegible]	946.86	121.50	966.36	28.99	937.37	176
03408	[illegible]	3,395.58	501.35	3,396.93	71.90	2,325.03	177
03379	[illegible]	2,531.60	360.02	2,861.62	85.90	2,777.72	178
03351	[illegible]	1,384.96	285.44	2,270.40	68.11	2,202.29	179
03381	[illegible]	4,375.66	629.23	4,004.89	150.14	4,854.75	180
03412	[illegible]	1,966.30	768.09	2,132.39	63.97	2,068.42	181
03485	[illegible]	1,735.20	248.52	1,984.72	59.54	1,925.18	182
03511	[illegible]	1,008.24	146.98	1,151.22	34.59	1,118.63	183
03413	[illegible]	3,558.84	511.77	4,070.61	122.11	3,948.50	184
03563	[illegible]	3,016.17	436.59	3,472.71	104.18	3,368.53	185
03411	[illegible]	1,893.00	272.22	2,165.22	64.95	2,100.27	186
03412	[illegible]	596.70	85.81	682.51	20.47	662.04	187

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR613	SABLETTE	2,875.06	413.44	3,288.50	98.65	3,189.85	388
FR614	SUMMERFIELD	241.60	34.75	276.35	8.29	268.06	389
FR540	SYLVAN GROVE F. D.	431.04	61.98	493.02	14.79	478.23	390
FR616	SYLVIA	453.52	65.21	518.73	15.56	503.17	391
FR617	SYRACUSE	5,227.18	751.67	5,978.85	179.36	5,799.49	392
FR618	TESCOTT	343.00	49.32	392.32	11.76	380.56	393
FR619	THAYER	867.02	121.80	988.82	29.06	939.76	394
FR539	TIPTON	583.44	83.89	667.33	20.01	647.32	395
FR620	TONGANOXIE	2,976.70	427.76	3,402.46	102.07	3,300.39	396
FR621	TOPEKA	121,044.34	17,406.25	138,450.59	4,153.51	134,297.08	397
FR622	TOPEKA TWP.	4,616.64	663.87	5,280.51	158.41	5,122.10	398
FR623	TORONTO	596.20	85.73	681.93	20.45	661.48	399
FR624	TOWANDA	1,340.12	192.70	1,532.82	45.98	1,486.84	400
FR625	TRECEE	439.94	63.26	503.20	15.09	488.11	401
FR626	TROY	1,013.34	145.71	1,159.05	34.77	1,124.28	402
FR628	ULYSSES	6,935.42	997.31	7,932.73	237.98	7,694.75	403
FR678	UNIONTOWN	242.12	34.81	276.93	8.30	268.63	404
FR684	VALLEY CENTER	3,227.90	464.17	3,692.07	110.76	3,581.31	405
FR629	VALLEY FALLS	931.56	133.95	1,065.51	31.96	1,033.55	406
FR630	VERMILLION	319.84	45.99	365.83	10.97	354.86	407
FR631	VICTORIA	1,241.06	178.46	1,419.52	42.58	1,376.94	408
FR547	WABARUSA TWSP	474.78	75.46	600.24	18.00	582.24	409
FR637	WAKEENEY	3,706.14	461.04	3,667.18	110.01	3,557.17	410
FR633	WAKEFIELD	515.58	74.14	589.72	17.69	572.03	411
FR517	WALDO-PARADISE F. D. #3	293.46	42.19	335.65	10.06	325.59	412
FR541	WALLACE CO	578.48	83.18	661.66	19.84	641.82	413
FR634	WALNUT	212.08	33.37	265.45	7.96	257.49	414
FR635	WAMEGO	3,379.80	486.01	3,865.81	115.97	3,749.84	415
FR636	WASHINGTON	1,734.44	243.41	1,983.85	59.51	1,924.34	416
FR637	WATERVILLE	743.06	106.85	849.91	25.49	824.42	417
FR638	WATHENA	1,232.22	177.19	1,409.41	42.28	1,367.13	418
FR639	WAVERLY	1,012.50	145.59	1,158.09	34.74	1,123.35	419
FR640	WEIR	615.16	88.45	703.61	21.10	682.51	420
FR641	WELLINGTON	9,086.42	1,306.63	10,393.05	311.79	10,081.26	421
FR642	WELLSVILLE	1,805.20	259.58	2,064.78	61.94	2,002.84	422
FR643	WESTMORELAND	463.92	66.71	530.63	15.91	514.72	423
FR645	WHITE CITY	952.08	136.90	1,088.98	32.66	1,056.32	424
FR646	WHITE CLOUD	132.66	19.07	151.73	4.55	147.18	425
FR647	WHITEWATER	3,188.20	458.46	3,646.66	109.39	3,537.27	426
FR648	WICHITA	310,095.64	44,591.96	354,687.60	10,640.62	344,046.98	427
FR649	WILLIAMSBURG	434.74	62.51	497.25	14.91	482.34	428
FR650	WILSON	1,191.86	171.38	1,363.24	40.89	1,322.35	429
FR679	WILSON CO. #1	1,766.02	253.95	2,019.97	60.59	1,959.38	430
FR651	WINCHESTER	453.16	65.16	518.32	15.54	502.78	431
FR652	WINFIELD	9,666.16	1,389.99	11,056.15	331.68	10,724.47	432
FR654	YATES CENTER	1,869.32	268.80	2,138.12	64.14	2,073.98	433
	SUB TOTALS	1,817,399.08	261,343.36	2,079,742.44	62,362.30	2,016,380.14	
			AMOUNT DUE KANSAS STATE FIREFIGHTERS ASSOCIATION			62,362.30	434
			434 TOTAL WARRANTS ISSUED			2,078,742.44	